

The NATIONAL UNDERWRITER

Life Insurance Edition

King Midas' Touch?



No, I can't do that, Son.

But I'll tell you what I can do for you . . . something very very wonderful that *my* daddy couldn't do for me.

I can start you off on a marvelous plan which will guarantee that you will never have any money worries *as long as you live*.

Some day you'll be a man. Perhaps you'll marry that pretty little blonde whose books you carry home from school. Perhaps you'll have a little Tommy of your own.

Then you'll need a savings plan. You'll need protection, too. And it's all right here—in one package. A savings plan that goes on through life, with all the insurance you are likely to need, *thrown in*.

And then when you reach age 55 you get back every penny—just like in a bank—plus a big profit.

No. There was no *Junior Insured Savings Plan* when I was a boy. But I have one for you, Son. And it's the next best thing to King Midas' "golden touch."



The Friendly
FRANKLIN LIFE INSURANCE COMPANY

CHAS. E. BECKER, PRESIDENT

SPRINGFIELD, ILLINOIS

DISTINGUISHED SERVICE SINCE 1884

One of the 15 Oldest Stock Legal Reserve Life Companies in America

Over \$570,000,000.00 insurance in force

LIFE INSURANCE DISTRIBUTIONS LOCALIZED



An Outstanding Year in Metropolitan's History

"1947 was one of the best years in the history of the Metropolitan Life Insurance Company.

"The Company's financial position was excellent. More Metropolitan policyholders than ever before enjoyed the blessings of life insurance. Through investments, the Company played a bigger role than in any preceding year in helping to keep the wheels of industry turning . . . to provide jobs and homes . . . and to maintain high standards of living.

"However, the year was not without its problems. Insurance costs were higher because of lower interest rates, and because of the prevalent increase in the cost of goods and services."

President Leroy A. Lincoln reported these facts in his account of the Company's 1947

activities in a motion picture entitled "Pages From An Open Book." Here are some other important facts about 1947 presented by Mr. Lincoln:

—Payments to policyholders and beneficiaries totalled \$671,000,000—topping all records.

—More than 2,300,000 people bought Metropolitan policies during the year. The total of Metropolitan policyholders reached 32,384,000.

—At the year-end, policyholders owned a total of \$37,250,000,000 of Metropolitan protection—the greatest amount in the Company's history.

—Metropolitan will pay in 1948 somewhat more in dividends to policyholders than in 1947, although there will be downward adjustments for certain classes of business.

Mr. Lincoln also reported that last year a committee representing all State Insurance Departments completed, as required by law, a periodic examination of Metropolitan. In their conclusions, the examiners reported:

"The examination of the Metropolitan Life Insurance Company indicates that it is in a sound financial condition."

"Policy claims are paid promptly, and fair and equitable treatment has been accorded the policyholders."

Metropolitan's Annual Report for 1947, which is entitled "Pages From An Open Book," contains much additional information about the Company's operations. If you would like to have this booklet, fill in and mail the coupon below. A copy will be sent to you without charge.

OBLIGATIONS AND ASSETS DECEMBER 31, 1947

(In accordance with the Annual Statement filed with the New York State Insurance Department)

OBLIGATIONS TO POLICYHOLDERS, BENEFICIARIES, AND OTHERS

Policy Reserves Required by Law	\$7,333,537,964.00
This amount, together with future premiums and reserve interest, is required to assure payment of all future policy benefits.	
Reserved for Future Payment Under Supplementary Contracts	373,634,251.42
Policy proceeds from death claims, matured endowments, and other payments which beneficiaries and policyholders have left with the Company to be paid out to them in future years.	
Policyholders' Dividends Left on Deposit	64,747,219.00
Reserved for Dividends to Policyholders	141,215,117.00
Set aside for payment in 1948 to those policyholders eligible to receive them.	
Policy Claims Currently Outstanding	34,085,580.50
Claims in process of settlement, and estimated claims that have occurred but have not yet been reported to the Company.	
Other Policy Obligations	33,550,654.32
Including premiums received in advance, etc.	
Taxes Accrued	17,704,521.00
Including estimated amount of taxes payable in 1948 on the business of 1947.	
Contingency Reserve for Mortgage Loans	21,000,000.00
All Other Obligations	29,389,937.42
TOTAL OBLIGATIONS	\$8,048,865,244.66

ASSETS WHICH ASSURE FULFILLMENT OF OBLIGATIONS

National Government Securities	\$3,876,921,624.32
U. S. Government	\$3,632,510,803.00
Canadian Government	244,410,821.32
Other Bonds	2,710,589,958.79
Provincial and Municipal	\$ 74,399,932.15
Railroad	510,214,387.99
Public Utility	975,681,105.50
Industrial and Miscellaneous	1,150,294,533.15
Stocks	105,388,903.00
All but \$1,565,382.00 are Preferred or Guaranteed.	
First Mortgage Loans on Real Estate	964,666,721.19
Farms	\$ 86,117,937.09
Other Property	878,548,784.10
Loans on Policies	343,301,733.81
Made to policyholders on the security of their policies.	
Real Estate (After decrease by adjustment of \$25,000,000 in the aggregate)	208,752,510.79
Housing projects and other real estate acquired for investment	
Properties for Company use	\$ 139,090,580.35
Acquired in satisfaction of mortgage indebtedness (of which \$19,098,579.96 is under contract of sale)	35,015,955.07
Cash and Bank Deposits	156,258,124.20
Premiums, Deferred and in Course of Collection	124,836,913.79
Accrued Interest, Rents, etc.	57,706,111.28
TOTAL ASSETS TO MEET OBLIGATIONS	\$8,548,422,601.17

Thus, Assets exceed Obligations by . . . \$499,557,356.51
This safety fund is made up of:
Special Surplus Funds . . . \$ 72,281,000.00
Unassigned Funds (Surplus) . . . \$427,276,356.51

This fund, representing about 6 per cent of the obligations, serves as a cushion against possible unfavorable experience and gives extra assurance that all policy benefits will be paid in full as they fall due.

NOTE—Assets carried at \$412,328,264.37 in the above statement are deposited with various public officials under requirements of law or regulatory authority. In the Annual Statement filed with the Massachusetts Insurance Department, Policy Reserves Required by Law are \$7,333,661,993.00, and All Other Obligations are \$29,265,908.42.

**Metropolitan Life
Insurance Company**
(A MUTUAL COMPANY)

1 MADISON AVENUE, NEW YORK 10, N. Y.



METROPOLITAN LIFE INSURANCE CO.

1 Madison Avenue, New York 10, N. Y.

Gentlemen:

Please send me a copy of your Annual Report to Policyholders entitled, "Pages From An Open Book."

NAME _____

STREET _____

CITY _____

STATE _____

The NATIONAL UNDERWRITER

In Two Parts
Part II
52nd Year
No. 22
May 28, 1948

Life Insurance Distributions Section

Life Companies Pay \$3,440,195,325

For Every Day in 1947 \$9,425,192 Went Out in Benefit Payments

Payments by life insurance companies in the United States and Canada increased \$196,332,408 in 1947 to \$3,440,195,325; the greater part of this increase resulted from larger payments to living policyholders. The average through the year was \$9,425,192 per day as living and death benefits.

Death claims were \$1,485,447,504, an increase of \$47,895,363 over the year before, and reflect the larger volume of insurance in force rather than unfavorable mortality. Accidental death benefits were \$539,640 higher to \$25,990,575. Total death benefits, \$1,511,438,079 were \$48,435,003 larger than in 1946 and accounted for 44% of all payments. An average of \$4,140,926 was paid as death benefits each day throughout the year.

LIVING BENEFITS INCREASE

Annuity payments, continuing to rise, were \$248,899,445 for the year, a gain of \$18,256,497; the amounts paid to annuitants have doubled in ten years. Maturing endowment policies were up \$10,118,425 reaching a total of \$483,494,529 and accounting for 25% of the living benefits. Disability payments were \$88,965 higher during the year at \$116,053,357, still well under the peak of 1940. The increased call for surrender values in 1947 resulted in a gain of \$70,110,351 to \$452,876,950, the highest in five years; and made up 35% of the total payment increase of the year. Policy dividends were \$49,323,167 higher, amounting to \$627,432,965.

The sum of these living benefits, \$1,928,757,246, is \$147,897,405 higher than the year before, and average \$5,284,266 each day to policyholders; they were 56% of all benefit payments.

In the past 30 years, life insurance companies have paid out in benefits \$70,965,048,333. Of this, 60% was paid to living policyholders and 40% to beneficiaries; an average daily payment of \$6,480,826 throughout this time.

IN FORCE AT NEW LEVEL

It was not until 1929 that the first \$100 billion in force was achieved, the second \$100 billion was reached in 1947 just eighteen years later. Substantial gains were made in the year, the increase in ordinary amounted to \$11,198,084,401 for a total in force of \$140,443,696,366; the gain in industrial, \$1,204,118,449, brings that total to \$32,039,619,670. The \$5,571,218,087 gain in group insurance was almost equal the record gain in 1946 and brought the total to \$34,994,729,307 which is more than double the

48th Annual Tabulation

● The National Underwriter - Insurance Press computations show the following summation of life insurance distributions in 1947 by insurance organizations operating in the United States and Canada:

Death claims.....	\$ 1,485,447,504
Matured endowments	483,494,529
Annuity payments	248,899,445
Disability payments	116,053,357
Accidental death benefits	25,990,575
Policy dividends	627,432,965
Cash surrender values	452,876,950
Total for 1947.....	\$ 3,440,195,325
Thirty Year Total	\$70,965,048,333

amount in force in 1940; thus group passes industrial for the first time. All gains in insurance sum to \$17,973,420,937, short \$2.1 billion of the record gain in 1946. Averaging per family throughout the United States brings family ownership of life insurance to slightly over \$4700.

The amount invested in life insurance in 1947 exceeded that of any previous year and totaled \$6,634,702,807, being \$484,826,349 larger than the year before, and showing an increase of \$2.5 billion over the 1940 premium income.

Company assets reached a new high at \$57,085,373,303, up \$3,739,852,682 over 1946. New purchases of public utility, industrial and miscellaneous bonds through the year increased bond holdings by \$2.2 billion, however, they show a slightly lower percentage to total assets due to a slackening in the purchase of government bonds and increased mortgage financing.

The production of new business in the year, also at new high figures, showed an increase of \$545,868,908 over the previous year to \$34,108,795,759. In spite of a population now 41.5 million larger than in 1918, the new business, on a per capita basis, is 345% higher.

Life Insurance Keeps Pace with Increased Needs

The strides taken by life insurance in the United States during the past seven years are due not only to our increasing population and expanding economy but reflect as well the need for increased family and individual security.

Since 1940 the population of the United States has increased 13,100,000 or nearly ten percent, the largest in any similar period of time. The amount of spendable income-after payment of tax-on a per capita basis has jumped from \$568 to \$1215, while the amount of this income invested in life insurance was up to \$44.50 in 1947 compared to \$31.10 per capita in 1940. There are 75,000,000 insureds today depending upon life insurance for protection, 15.3% more than the 65,000,000 in 1940, and on the average each policyholder owns \$771 more insurance, while the assets per policyholder are \$233 higher. This average policyholder in 1947 invested \$85 in life insurance in comparison with \$60 seven years ago. Owners of life insurance policies today number 52% of our total population, in 1920 only 34% were policyholders.

PAYMENTS IN LARGE CITIES

Benefit payments, on the per capita basis, continued to rise and were \$22.66 in 1947; this figure was exceeded in many of our cities where the average was about double that of the nation as a whole. These per capita payments were but \$6.79 in the year 1920 while today they are over three times that amount with a 38 million larger population.

In twenty cities life insurance payments exceeded \$20,000,000 in 1947; the per capita payment in these cities as a whole was \$39.72. Payments in 25 cities ranged between \$10,000,000 and \$20,000,000; in 39 cities there were payments between \$5,000,000 and \$10,000,000, in 64 cities payments were between \$3,000,000 and \$5,000,000 and in 101 cities payments were between \$1,000,000 and \$3,000,000.

On the following page is a list of the 249 cities in which payments totaling over \$1,000,000 were made in 1947.

The largest death claim reported in 1947 was for \$2,125,000; there were two claims between \$1,500,000 and \$2,000,000 and six from \$1,000,000 to \$1,500,000; in all there were nine of \$1 million or over. Other large claims were one between \$900,000 and \$1,000,000, one between \$800,000 and \$900,000, three between \$700,000 and \$800,000, two between \$600,000 and \$700,000, seven between \$500,000 and \$600,000, nine

(CONTINUED ON NEXT PAGE)

between \$400,000 and \$500,000, sixteen of \$300,000 to \$400,000, sixty-two claims from \$200,000 to \$300,000; 304 from \$100,000 to \$200,000, 845 claims from \$50,000 to \$100,000 and 1186 from \$30,000 to \$50,000; in all a total of 2445 death claims of \$30,000 and over.

MORE THAN HALF PAID IN 13 STATES

Among the states New York had the largest life insurance payments with \$521,100,000 with the per capita payment \$36.97, compared to the national per capita of \$22.66. Ranking second in payments was Pennsylvania with \$303,600,000 for a per capita of \$29.53. Illinois was third with payments totaling \$257,200,000 and a per capita of \$31.28. Ohio was fourth with \$200,800,000 and a per capita of \$25.83; followed by California with payments of \$179,600,000 and a per capita of \$18.20; Massachusetts with \$168,400,000 and \$35.64 per

capita; New Jersey \$165,800,000 and \$37.38 per capita; Michigan \$136,800,000 and \$21.89 per capita; Texas \$96,300,000 and \$13.53 per capita; Missouri was tenth with \$92,400,000 and a per capita of \$23.97. In these ten states, which make up 53.5% of our population, 65% of the total payments were made; the per capita payment averaged \$27.69.

There were thirteen states in which the per capita payment was higher than the national average. Delaware had the highest with \$39.59; followed by Rhode Island with \$39.16, Connecticut \$39.15, District of Columbia \$38.09, New Jersey \$37.38, New York \$36.97, Massachusetts \$35.64, Illinois \$31.28, Pennsylvania \$29.53, Maryland \$27.13, Ohio \$25.83, Vermont \$24.45 and Missouri with \$23.97. These thirteen high per capita states, which comprise 41.7% of our population, received 59.4% of the total payments.

LARGE INCREASES EXAMINED

In reviewing the record volume of new business in 1947 it is seen that 47.8% of the total was written in the six states, California, Illinois, Michigan, New York, Ohio and Pennsylvania. The per capita written in these states combined was \$288 compared with \$227 for the nation as a whole. In New York alone, with new insurance of \$4.3 billion, their total in force was brought to \$27.9 billion which equals all the insurance in force in 1917; while in these six states the in force, \$90.6 billion, equals the total in force just 20 years ago. The combined insurance of these states is now 43.7% of the total in force; while the group insurance is \$17.9 billion or 51% of all group. In California the new insurance written showed a gain of \$139 million over 1946 and totaled \$2.4 billion, bringing their in force to \$11.5 billion.

Payments Per Capita			Payments Per Capita			Payments Per Capita			Payments Per Capita		
City	Payments	Per Capita	City	Payments	Per Capita	City	Payments	Per Capita	City	Payments	Per Capita
New York City	\$194,730,000	\$40.18	Tulsa, Okla.	7,350,000	51.38	Mobile, Ala.	3,885,000	49.80	McKeesport, Pa.	3,180,000	55.81
Chicago	140,330,000	32.63	Wilmington, Del.	7,340,000	61.16	Lancaster, Pa.	3,870,000	61.40	Jackson, Miss.	3,140,000	50.64
Philadelphia	78,530,000	40.12	Omaha, Nebr.	7,315,000	32.51	Terre Haute, Ind.	3,820,000	60.62	Savannah, Ga.	3,125,000	31.89
Detroit	57,160,000	34.53	Bridgeport, Conn.	7,265,000	45.40	Knoxville, Tenn.	3,750,000	32.15	Quincy, Mass.	3,110,000	39.87
Brooklyn	56,360,000	20.80	Scranton, Pa.	7,190,000	49.25	Charleston, W. Va.	3,690,000	54.26	Roanoke, Va.	3,105,000	42.54
Boston	51,730,000	65.47	Fort Worth, Texas	7,125,000	37.48	Mount Vernon, N. Y.	3,670,000	50.85	St. Joseph, Mo.	3,095,000	40.71
Los Angeles	49,480,000	27.50	Long Beach, Calif.	6,990,000	29.00	Sioux City, Iowa	3,645,000	42.38	Salt Lake City, Utah	3,075,000	19.46
Pittsburgh	45,900,000	66.82	Yonkers, N. Y.	6,885,000	45.61	Little Rock, Ark.	3,615,000	41.06	Newton, Mass.	3,060,000	41.92
Cleveland	41,760,000	46.86	Utica, N. Y.	6,760,000	64.62	Pawtucket, R. I.	3,550,000	45.56	Springfield, Mo.	3,045,000	46.84
Buffalo	39,180,000	67.32	Waterbury, Conn.	6,615,000	52.82	Kansas City, Kas.	3,540,000	28.32	Shreveport, La.	3,040,000	25.76
Baltimore	38,850,000	42.47	Paterson, N. J.	6,510,000	45.84	Portland, Maine	3,525,000	45.74	Kalamazoo, Mich.	3,025,000	54.01
St. Louis	35,430,000	43.15	Sacramento, Calif.	6,260,000	52.16	New Rochelle, N. Y.	3,515,000	56.85			
Washington, D. C.	32,800,000	38.09	Flint, Mich.	5,925,000	38.22	Huntington, W. Va.	3,485,000	44.11	\$2,000,000 to \$3,000,000		
Newark, N. J.	28,940,000	65.46	Fort Wayne, Ind.	5,890,000	47.12	Beaumont, Texas	3,480,000	45.18	Bay City, Mich.	\$ 2,980,000	\$62.21
San Francisco	28,870,000	36.72	Camden, N. J.	5,850,000	47.16	Berkeley, Calif.	3,435,000	34.30	West Hartford, Conn.	2,955,000	68.72
Milwaukee	28,540,000	47.92	Youngstown, Ohio	5,765,000	33.72	Brocton, Mass.	3,410,000	52.42	Fresno, Calif.	2,950,000	46.82
Cincinnati	28,150,000	60.52	Canton, Ohio	5,525,000	49.32	Topeka, Kan.	3,350,000	43.50	Columbia, S. C.	2,945,000	43.31
Minneapolis	27,660,000	54.12	Binghamton, N. Y.	5,480,000	67.65	Montclair, N. J.	3,325,000	79.17	Pontiac, Mich.	2,890,000	39.21
Kansas City, Mo.	23,360,000	57.67	Wichita, Kas.	5,395,000	44.58	Altoona, Pa.	3,290,000	39.65	Glendale, Calif.	2,885,000	30.05
Indianapolis	22,100,000	55.84	Harrisburg, Pa.	5,385,000	62.63	Gary, Ind.	3,230,000	26.92	Austin, Texas	2,870,000	30.53
			Evanston, Ill.	5,320,000	75.80	Somerville, Mass.	3,225,000	30.43	Bayonne, N. J.	2,845,000	33.78
\$10,000,000 to \$20,000,000			Norfolk, Va.	5,310,000	23.08	Charleston, S. C.	3,210,000	39.48	Madison, Wis.	2,840,000	39.44
Rochester, N. Y.	\$19,180,000	\$57.94	East Orange, N. J.	5,280,000	73.84	Cleveland Hgts., O.	3,195,000	55.84	(CONTINUED ON PAGE 4)		
New Orleans	18,190,000	34.65	Cambridge, Mass.	5,265,000	45.38						
Portland, Ore.	17,180,000	47.32	Erie, Pa.	5,240,000	44.11						
Columbus, Ohio	16,960,000	54.53	Allentown, Pa.	5,235,000	52.84						
Toledo, Ohio	16,570,000	56.94	Schenectady, N. Y.	5,175,000	55.58						
Atlanta, Ga.	16,435,000	51.36	Spokane, Wash.	5,065,000	39.25						
Houston, Texas	16,330,000	39.63									
Louisville, Ky.	16,225,000	50.70	\$3,000,000 to \$5,000,000								
Jersey City, N. J.	16,180,000	52.36	Brookline, Mass.	\$ 4,910,000	\$92.64						
Seattle, Wash.	15,980,000	36.82	Charlotte, N. C.	4,840,000	44.40						
St. Paul, Minn.	15,530,000	52.11	Reading, Pa.	4,820,000	42.26						
Akron, Ohio	15,285,000	54.38	Tacoma, Wash.	4,770,000	41.12						
Oakland, Calif.	14,865,000	37.16	Peoria, Ill.	4,675,000	41.74						
Dayton, Ohio	14,250,000	65.05	Chattanooga, Tenn.	4,640,000	34.38						
Providence, R. I.	13,260,000	51.06	Wilkes-Barre, Pa.	4,590,000	51.54						
Syracuse, N. Y.	13,140,000	62.36	South Bend, Ind.	4,555,000	44.65						
Dallas, Texas	12,845,000	41.26	Duluth, Minn.	4,485,000	43.12						
San Antonio, Texas	12,610,000	46.71	Rockford, Ill.	4,330,000	48.10						
Memphis, Tenn.	12,580,000	40.58	Springfield, Ill.	4,290,000	53.15						
Richmond, Va.	12,495,000	61.22	Lawrence, Mass.	4,265,000	49.02						
Denver, Colo.	12,370,000	38.41	Tampa, Florida	4,240,000	30.28						
Worcester, Mass.	11,385,000	58.38	Elizabeth, N. J.	4,235,000	36.82						
Hartford, Conn.	11,240,000	58.15	Lowell, Mass.	4,210,000	40.47						
Birmingham, Ala.	10,650,000	39.88	Lincoln, Nebr.	4,205,000	51.27						
New Haven, Conn.	10,310,000	58.91	Troy, N. Y.	4,175,000	57.58						
			Oak Park, Ill.	4,160,000	58.60						
\$5,000,000 to \$10,000,000			Fall River, Mass.	4,150,000	35.77						
Nashville, Tenn.	\$ 9,870,000	\$57.05	New Britain, Conn.	4,140,000	51.10						
San Diego, Calif.	9,165,000	25.31	Lansing, Mich.	4,125,000	50.92						
Oklahoma C., Okla.	8,970,000	43.97	Winston Salem, N. C.	4,115,000	49.73						
Miami, Florida	8,770,000	33.73	Saginaw, Mich.	4,110,000	48.63						
Jacksonville, Florida	8,575,000	34.30	El Paso, Texas	3,990,000	37.60						
Springfield, Mass.	8,495,000	53.76	Niagara Falls, N. Y.	3,985,000	48.86						
Albany, N. Y.	8,370,000	62.42	Montgomery, Ala.	3,960,000	50.77						
Grand Rapids, Mich.	8,270,000	49.20	Evansville, Ind.	3,955,000	40.77						
Trenton, N. J.	7,665,000	60.02	New Bedford, Mass.	3,945,000	35.20						
Pasadena, Calif.	7,590,000	77.44	Lynn, Mass.	3,920,000	40.30						
Des Moines, Iowa	7,420,000	44.68	Greensboro, N. C.	3,915,000	60.54						

SUMMARY OF 1947

PAYMENTS

Death Claims	\$1,485,447,504	Increase	\$ 47,895,363
Matured Endowments	483,494,529	Increase	10,118,425
Annuity Payments	248,899,445	Increase	18,256,497
Disability Payments	116,053,357	Increase	88,965
Accidental Death Benefits	25,990,575	Increase	539,640
Policy Dividends	627,432,965	Increase	49,323,167
Cash Surrender Values	452,876,950	Increase	70,110,351
Total Payments	\$3,440,195,325	Increase	\$196,332,408
Total Death Benefits	1,511,438,079	Increase	48,435,003
Total Living Benefits	1,928,757,246	Increase	147,897,405
Average Daily Payment to Beneficiaries Throughout Year			4,140,926
Average Daily Payment to Policyholders Throughout Year			5,284,266

INSURANCE IN FORCE

Ordinary	\$140,443,696,366	Increase	\$11,198,084,401
Industrial	32,039,619,670	Increase	1,204,118,449
Group	34,994,729,307	Increase	5,571,218,087
Total Insurance in Force	\$207,478,045,343	Increase	\$17,973,420,937

LIFE COMPANY DATA

Assets	\$57,085,373,303	Increase	\$3,739,852,682
Premium Income	6,634,702,807	Increase	484,826,349
New Business	34,108,795,759	Increase	545,868,908

NED

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billion.

Cities Ranked by Payments

Ranking of Cities by States

Payments

Per

Capita

55.81

50.64

31.99

39.87

42.54

40.71

19.46

41.82

46.84

25.76

54.01

\$62.21

68.72

46.82

43.31

39.21

30.05

30.53

33.78

39.44

17,895,363

0,118,425

8,256,497

88,965

539,640

9,323,167

0,110,351

6,332,408

8,435,003

7,897,405

4,140,926

5,284,266

8,084,401

4,118,449

1,218,087

3,420,937

9,852,682

4,826,349

5,868,906

ALABAMA

Birmingham	\$10,650,000
Montgomery	3,960,000
Mobile	3,885,000
Anniston	710,000
Fuscaloosa	435,000
Prasemer	429,000
Dothan	355,000
Opelika	345,000
Decatur	310,000

ARIZONA

Phoenix	\$1,865,000
Tucson	1,310,000

ARKANSAS

Little Rock	\$3,615,000
Fort Smith	925,000
Spring	490,000
Hot Springs	315,000
El Dorado	295,000
Fonesboro	250,000

CALIFORNIA

Los Angeles	\$49,480,000
San Francisco	28,870,000
Oakland	14,865,000
San Diego	9,165,000
Pasadena	7,590,000
Long Beach	6,990,000
Sacramento	6,260,000
Berkeley	3,435,000
Fresno	2,950,000
Glendale	2,885,000
Beverly Hills	2,190,000
Hollywood	2,145,000
San Jose	2,135,000
San Monica	1,685,000
Stockton	1,630,000
Santa Barbara	1,270,000
San Bernardino	1,010,000
Richmond	915,000
Burbank	895,000
Huntington Park	850,000

COLORADO

Denver	\$12,370,000
Colorado Springs	1,095,000
Pueblo	880,000
Greeley	295,000
Fort Collins	260,000
Boulder	245,000

CONNECTICUT

Hartford	\$11,240,000
New Haven	10,310,000
Bridgeport	7,265,000
Waterbury	6,615,000
New Britain	4,140,000
West Hartford	2,955,000
Hamford	2,415,000
New London	1,360,000
Greenwich	1,275,000

DELAWARE

Wilmington	\$7,340,000
Dover	310,000

DISTRICT OF COLUMBIA

Washington	\$32,800,000
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FLORIDA

Miami	\$8,770,000
Jacksonville	8,575,000
Tampa	4,240,000
St. Petersburg	1,910,000
Miami Beach	1,480,000
Orlando	980,000
Pensacola	965,000
West Palm Beach	895,000
Daytona Beach	795,000
Tallahassee	655,000
Fort Lauderdale	635,000
Lakeland	410,000

GEORGIA

Atlanta	\$15,435,000
Savannah	3,125,000
Augusta	2,610,000
Macon	2,380,000
Columbus	2,170,000
Albany	780,000
Rome	695,000
Athens	560,000
LaGrange	515,000
Valdosta	395,000

IDAHO

Boise	\$845,000
Pocatello	225,000
Idaho Falls	210,000
Lewiston	180,000
Twin Falls	175,000
Nampa	150,000

ILLINOIS

Chicago	\$140,330,000
Evanston	5,320,000
Peoria	4,675,000
Rockford	4,330,000
Springfield	4,290,000
Oak Park	4,160,000
Winnetka	2,625,000
East St. Louis	2,600,000
Joliet	2,570,000
Aurora	1,885,000
Decatur	1,440,000
Wilmette	1,340,000
Rock Island	1,265,000
Quincy	1,155,000
Highland Park	965,000
Bloomington	960,000
Moline	945,000
Berwyn	865,000
Elgin	815,000
Danville	810,000

INDIANA

Indianapolis	\$22,100,000
Fort Wayne	5,890,000
South Bend	4,555,000
Evansville	3,955,000
Terre Haute	3,820,000
Gary	3,230,000
Hammond	1,860,000
Muncie	1,085,000
East Chicago	995,000
Anderson	980,000
Richmond	695,000
Elkhart	680,000
Lafayette	645,000
Kokomo	495,000
Marion	460,000
Bloomington	415,000
Columbus	375,000
New Albany	360,000
Vincennes	350,000
Mishawaka	320,000

IOWA

Des Moines	\$7,420,000
Sioux City	3,645,000
Cedar Rapids	2,740,000

KANSAS

Wichita	\$5,395,000
Kansas City	3,540,000
Topeka	3,350,000
Hutchinson	960,000
Salina	425,000
Lawrence	250,000
Coffeyville	245,000
Pittsburg	240,000
Atchison	230,000
Leavenworth	215,000
Independence	195,000
Parsons	190,000

KENTUCKY

Louisville	\$16,225,000
Lexington	2,525,000
Covington	1,635,000
Paducah	690,000
Ashland	610,000
Owensboro	385,000
Newport	310,000
Bowling Green	280,000
Port Thomas	185,000
Hopkinsville	160,000

LOUISIANA

New Orleans	\$18,190,000
Shreveport	3,040,000
Baton Rouge	875,000
Monroe	725,000
Alexandria	435,000
Lake Charles	365,000
Lafayette	340,000

MAINE

Portland	\$3,525,000
Lewiston	730,000
Bangor	610,000
Auburn	475,000
Augusta	440,000

MARYLAND

Baltimore	\$38,650,000
Cumberland	835,000
Hagerstown	610,000
Annapolis	415,000

MASSACHUSETTS

Boston	\$51,730,000
Worcester	11,385,000
Springfield	8,495,000
Cambridge	5,265,000
Brookline	4,910,000
Lawrence	4,265,000
Lowell	4,210,000
Fall River	4,150,000
New Bedford	3,945,000
Lynn	3,920,000
Brockton	3,410,000
Somerville	3,225,000
Quincy	3,110,000
Newton	3,060,000
Malden	2,820,000
Pittsfield	2,760,000
Holyoke	2,405,000
Medford	2,340,000

MICHIGAN

Detroit	\$57,160,000
Grand Rapids	8,270,000
Flint	5,925,000

Lansing	4,125,000
Saginaw	4,110,000
Kalamazoo	3,025,000
Bay City	2,980,000
Pontiac	2,890,000
Jackson	2,375,000
Highland Park	1,850,000
Battle Creek	1,550,000
Dearborn	1,535,000
Muskegon	1,465,000
Ann Arbor	925,000
Grosse Pointe	880,000
Port Huron	690,000

MINNESOTA

Minneapolis	\$27,660,000
St. Paul	15,530,000
Duluth	4,485,000
Rochester	510,000
St. Cloud	345,000
Winona	310,000

MISSISSIPPI

Jackson	\$3,140,000
Meridian	890,000
Vicksburg	565,000
Greenville	535,000
Hattiesburg	380,000
Gulfport	345,000
Greenwood	310,000
Biloxi	185,000
Natchez	160,000

MISSOURI

St. Louis	\$35,430,000
Kansas City	23,360,000
St. Joseph	3,095,000
Springfield	3,045,000
University City	990,000
Webster Groves	815,000
Joplin	690,000
Clayton	460,000
Jefferson City	435,000
Hannibal	310,000
Columbia	300,000
Sedalia	285,000
Cape Girardeau	265,000

MONTANA

Butte	\$770,000
Great Falls	695,000
Billings	415,000
Missoula	225,000
Helena	210,000
Anaconda	165,000

NEBRASKA

Omaha	\$7,315,000
Lincoln	4,205,000
Grand Island	295,000
Hastings	280,000
Beatrice	190,000
Scottsbluff	180,000
Fremont	160,000
North Platte	115,000
Norfolk	110,000
Kearney	105,000

NEVADA

Reno	\$685,000
Las Vegas	145,000
Sparks	105,000

NEW HAMPSHIRE

Manchester	\$2,620,000
Concord	815,000
Nashua	760,000

NEW JERSEY

Newark	\$28,940,000
Jersey City	16,180,000
Trenton	7,665,000
Paterson	6,510,000
Camden	5,850,000
East Orange	5,280,000
Elizabeth	4,235,000
Montclair	3,325,000
Bayonne	2,845,000
Passaic	2,575,000
Atlantic City	1,725,000
Hoboken	1,450,000
Orange	1,385,000
Irvington	1,245,000
New Brunswick	1,140,000
Plainfield	1,130,000
Perth Amboy	850,000
Hackensack	835,000

NEW MEXICO

Albuquerque	\$990,000
Santa Fe	285,000
Clovis	160,000
Roswell	145,000

NEW YORK

New York City	\$194,730,000
Brooklyn	56,360,000
Buffalo	39,180,000
Rochester	19,180,000
Syracuse	13,140,000
Albany	8,370,000
Yonkers	6,885,000
Utica	6,760,000
Binghamton	5,480,000
Schenectady	5,175,000
Troy	4,175,000
Niagara Falls	3,985,000
Mount Vernon	3,670,000
New Rochelle	3,515,000
Jamaica	2,540,000
Elmira	2,010,000

NORTH CAROLINA

Charlotte	\$4,840,000
Winston Salem	4,115,000
Greensboro	3,915,000
Durham	2,490,000
Raleigh	2,400,000
Asheville	1,585,000
Wilmington	955,000
High Point	945,000
Burlington	640,000
Gastonia	590,000
Salisbury	575,000
Goldsboro	540,000
Rocky Mount	530,000
Fayetteville	495,000

NORTH DAKOTA

Fargo	\$935,000
Grand Forks	585,000
Bismarck	310,000
Minot	275,000
Jamestown	125,000

Ranking of Cities by States

(CONT FROM PRECEDING PAGE)

TEXAS		VIRGINIA		WISCONSIN	
Houston	\$16,330,000	Richmond	\$12,495,000	Clarksburg	595,000
Dallas	12,845,000	Norfolk	5,310,000	Parkersburg	515,000
San Antonio	12,810,000	Roanoke	3,105,000	Bluefield	310,000
Fort Worth	7,125,000	Portsmouth	2,395,000	Morgantown	230,000
El Paso	3,990,000	Lynchburg	1,490,000		
Beaumont	3,480,000	Newport News	1,345,000		
Austin	2,870,000	Alexandria	955,000		
Waco	2,810,000	Danville	875,000		
Galveston	2,590,000	Petersburg	860,000		
Corpus Christi	1,925,000	Arlington	835,000		
Wichita Falls	1,835,000	Charlottesville	530,000		
Amarillo	1,755,000				
Port Arthur	1,325,000				
Tyler	1,060,000				
Abilene	985,000				
San Angelo	955,000				
UTAH		WASHINGTON		WYOMING	
Salt Lake City	\$3,075,000	Seattle	\$15,980,000	Cheyenne	\$380,000
Ogden	760,000	Spokane	5,065,000	Casper	220,000
Provo	185,000	Tacoma	4,770,000	Sheridan	175,000
Logan	140,000	Yakima	785,000		
		Everett	635,000		
		Walla Walla	590,000		
		Vancouver	440,000		
		Bellingham	425,000		
		Aberdeen	340,000		
VERMONT		WEST VIRGINIA			
Burlington	\$860,000	Charleston	\$3,690,000		
Rutland	580,000	Huntington	3,485,000		
Barre	310,000	Wheeling	2,750,000		

City Payments

(CONTINUED FROM PAGE 2)

City		Payments Per Capita		City		Payments Per Capita	
Malden, Mass.	2,820,000	47.79		Phoenix, Arizona	1,865,000	28.65	
Waco, Texas	2,810,000	46.78		Hammond, Ind.	1,860,000	24.47	
Pittsfield, Mass.	2,760,000	55.53		Highland Park, Mich.	1,850,000	36.26	
Wheeling, W. Va.	2,750,000	45.08		Wichita Falls, Texas	1,835,000	38.29	
Cedar Rapids, Iowa	2,740,000	42.81		Haverhill, Mass.	1,785,000	37.86	
Bethlehem, Pa.	2,725,000	45.42		Amarillo, Texas	1,755,000	29.35	
Davenport, Iowa	2,695,000	37.96		Fitchburg, Mass.	1,740,000	40.45	
Springfield, Ohio	2,640,000	38.70		Atlantic City, N. J.	1,725,000	28.54	
Winnetka, Ill.	2,625,000	187.50		Santa Monica, Calif.	1,685,000	25.14	
Manchester, N. H.	2,620,000	33.37		Lima, Ohio	1,650,000	36.82	
Augusta, Ga.	2,610,000	36.76		Covington, Ky.	1,635,000	28.37	
York, Pa.	2,605,000	44.96		Stockton, Calif.	1,630,000	28.16	
East St. Louis, Ill.	2,600,000	32.62		Salem, Mass.	1,620,000	37.67	
Galveston, Texas	2,590,000	38.63		Asheville, N. C.	1,585,000	30.51	
Passaic, N. J.	2,575,000	40.61		Battle Creek, Mich.	1,550,000	35.69	
Joliet, Ill.	2,570,000	57.11		Dearborn, Mich.	1,535,000	21.03	
Jamaica, N. Y.	2,540,000	38.42		East Providence, R. I.	1,525,000	43.66	
Lexington, Ky.	2,525,000	51.53		Lynchburg, Va.	1,490,000	31.84	
Durham, N. C.	2,490,000	37.16		Miami Beach, Fla.	1,480,000	27.41	
Stamford, Conn.	2,415,000	43.91		Muskegon, Mich.	1,465,000	27.64	
Holyoke, Mass.	2,405,000	42.19		Hoboken, N. J.	1,450,000	27.90	
Raleigh, N. C.	2,400,000	45.28		Decatur, Ill.	1,440,000	22.86	
Portsmouth, Va.	2,395,000	29.24		Dubuque, Iowa	1,425,000	30.96	
Macon, Ga.	2,380,000	38.38		Williamsport, Pa.	1,410,000	30.75	
Jackson, Mich.	2,375,000	45.67		Orange, N. J.	1,385,000	38.26	
Lakewood, Ohio	2,360,000	33.70		New London, Conn.	1,360,000	41.21	
Medford, Mass.	2,340,000	36.25		Newport News Va.	1,345,000	31.29	
Woonsocket, R. I.	2,315,000	44.52		Wilmette, Ill.	1,340,000	70.52	
Shaker Heights, O.	2,295,000	94.06		Port Arthur, Texas	1,325,000	27.04	
Cranston, R. I.	2,260,000	46.13		Tucson, Ariz.	1,310,000	35.58	
Hamilton, Ohio	2,250,000	43.27		Green Bay, Wis.	1,290,000	27.02	
Johnstown, Pa.	2,240,000	33.42		Greenwich, Conn.	1,275,000	35.91	
Greenville, S. C.	2,205,000	58.03		Santa Barbara, Calif.	1,270,000	36.28	
Beverly Hills, Calif.	2,190,000	68.15		Rock Island, Ill.	1,265,000	28.11	
Columbus, Ga.	2,170,000	39.44		Irvine, N. J.	1,245,000	22.19	
Hollywood, Calif.	2,145,000			Mansfield, Ohio	1,230,000	31.54	
San Jose, Calif.	2,135,000	26.69		Oshkosh, Wis.	1,215,000	30.40	
Chester, Pa.	2,120,000	35.38		Kenosha, Wis.	1,170,000	23.96	
Racine, Wis.	2,075,000	30.07		Quincy, Ill.	1,155,000	27.50	
Elmira, N. Y.	2,010,000	41.72		New Brunswick, N. J.	1,140,000	32.11	
				Plainfield, N. J.	1,130,000	27.54	
				Colo. Springs, Colo.	1,095,000	29.83	
				Muncie, Ind.	1,085,000	20.90	
				Washington, Pa.	1,075,000	38.40	
				Tyler, Texas	1,060,000	30.29	
				Steubenville, Ohio	1,050,000	27.35	
				Portsmouth, Ohio	1,025,000	24.48	

Life Payments by States

1947		Per Capita		Ratio to National	
Payments	Rank	Population	Rank	Payment	of \$22.66
Alabama	25	2,824,000	18	\$11.72	.517
Arizona	42	657,000	38	11.87	.523
Arkansas	37	1,903,000	30	7.83	.345
California	5	9,876,000	3	18.20	.803
Colorado	32	1,159,000	34	22.35	.986
Connecticut	12	2,020,000	27	39.15	1.727
Delaware	39	293,000	47	39.59	1.747
Dist. of Col.	26	861,000	36	38.09	1.681
Florida	17	2,394,000	22	19.00	.838
Georgia	19	3,233,000	14	13.24	.584
Idaho	47	488,000	45	8.81	.388
Illinois	3	8,221,000	4	31.28	1.380
Indiana	11	3,858,000	10	21.28	.939
Iowa	23	2,606,000	20	13.35	.588
Kansas	33	1,914,000	29	12.38	.546
Kentucky	21	2,777,000	19	14.33	.632
Louisiana	31	2,549,000	21	10.67	.471
Maine	35	911,000	35	19.21	.847
Maryland	15	2,215,000	25	27.13	1.197
Massachusetts	6	4,725,000	8	35.64	1.572
Michigan	8	6,249,000	7	21.89	.966
Minnesota	14	2,897,000	17	22.16	.978
Mississippi	36	2,092,000	26	7.60	.335
Missouri	10	3,854,000	11	23.97	1.057
Montana	43	494,000	44	14.98	.661
Nebraska	34	1,301,000	33	14.45	.637
Nevada	49	140,000	49	20.71	.914
New Hampshire	38	547,000	43	22.30	.984
New Jersey	7	4,435,000	9	37.38	1.649
New Mexico	44	550,000	42	12.00	.529
New York	1	14,092,000	1	36.97	1.631
North Carolina	18	3,718,000	12	11.64	.513
North Dakota	45	552,000	41	8.69	.383
Ohio	4	7,773,000	5	25.83	1.139
Oklahoma	27	2,311,000	23	12.93	.571
Oregon	24	1,517,000	32	21.88	.965
Pennsylvania	2	10,281,000	2	29.53	1.303
Rhode Island	28	761,000	37	39.16	1.728
South Carolina	30	1,918,000	28	14.39	.635
South Dakota	46	564,000	40	8.33	.367
Tennessee	20	3,079,000	15	13.18	.581
Texas	9	7,118,000	6	13.53	.597
Utah	41	637,000	39	12.40	.547
Vermont	40	364,000	46	24.45	1.079
Virginia	16	3,019,000	16	17.15	.756
Washington	22	2,233,000	24	16.88	.745
West Virginia	29	1,849,000	31	15.09	.666
Wisconsin	13	3,283,000	13	20.16	.889
Wyoming	48	275,000	48	12.36	.546

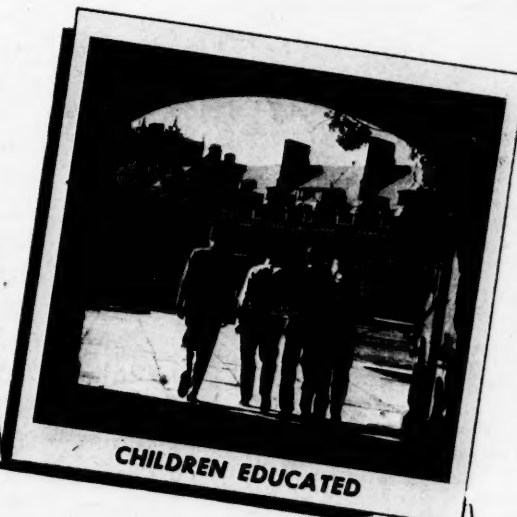
Population Figures from Census Bureau July 1, 1947, Estimates.

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\$ 5 BILLION

that represent



Since 1875 The Prudential has paid nearly 11 million death claims—and more than \$5,000,000,000 to policyholders or beneficiaries under all types of policy claims—deaths, matured endowments, disabilities and annuities, as well as claims arising from the various forms of Group Accident and Health coverages.

THE PRUDENTIAL
A MUTUAL LIFE INSURANCE COMPANY



**INSURANCE COMPANY
OF AMERICA**

HOME OFFICE . . . NEWARK, N. J.

Prominent Life Payments in 1947

A PARTIAL LIST OF INSURED CLASSIFIED ACCORDING TO OCCUPATION

EXECUTIVES

Albert Albek, Sherman Oaks, Calif., pres. Albert Albek, Inc.
 James H. Alexander, Atlanta, exec. Geo. Muse Clothing Co.
 Leslie R. Ames, Raleigh, N. C.
 Anthony C. Anderson, Detroit, controller, General Motors Corp.
 Abe Appel, Cincinnati, pres. Mendel Drucker, Inc.
 Morris S. Arkin, Detroit, pres. Food Distributing Co.
 Preston S. Arkwright, Atlanta, Georgia Power Co.
 W. S. Armstrong, Glenside, Pa., exec., Henry Disston & Sons.
 DeWitt Arnold, New York City, vice-pres. Standard Rlwy. Equipment & Mfg. Co.
 John Atherton, Indianapolis, financial secy., Butler University.
 Chas. H. M. Atkins, Cincinnati, exec. Warner Elevator Co.
 Louis Bachman, New York City.
 Ludwig Baer, Beaumont, Tex., pres., Rosenthal's, Inc.
 Walter H. Baker, Washington, Pa., exec., Milling Co.
 Wm. L. Balentine, Greenville, S. C., pres., Packing Co.
 Wm. A. Barnes, Minneapolis.
 Jesse R. Battenfeld, Kansas City, Mo., pres., Battenfeld Oil & Grease Co.
 Carl T. Baer, Chicago.
 Ralph R. Beal, New York City.
 Paul R. Beardsley, Muskegon, Mich., secy., Piston Ring Co.
 Harry C. Beaver, Longmeadow, Mass.
 Brynn W. Belyea, Lynwood, Calif., owner, Belyea Truck Co.
 John A. Bennan, Chicago, Chrmn. of Board.
 Chas. Berleau, Kansas City, Mo.
 Wm. A. Bierman, Pittsburgh, pres., O. C. Duryea Corp.
 Lucius M. Boomer, Greenwich, Conn.
 Nathan Borin, Detroit.
 Samuel Bradley, New York City, chrmn., Mfg. Aircraft Assn.
 Wm. H. Bresnahan, Swampscott, Mass., pres. shoe corp.
 Wm. R. Brookbank, Winston-Salem, N. C., secy. hosiery mill.
 Chas. Buchner, Brooklyn, comptroller.
 Albert J. Burgmeier, Dayton.
 Julian A. Burruss, Blacksburg, Va., college pres.
 Davis A. Cable, Canton.
 Rolly M. Cain, Chicago, pres., Abbott Laboratories.
 David P. Cameron, Hattiesburg, Miss., pres., Merchants Co.
 Edward C. Campbell, Chicago.
 Geo. E. W. Carle, Akron, pres. Carle Electrical Const. Co.
 Howard T. Case, Rochester, N. Y.
 John T. Chambers, New Orleans.
 Fred E. Clemmer, Akron.
 Harold A. Cobb, New York City.
 Edmund D. Codman, Westwood, Mass., treas., F. S. Payne Co.
 Joseph Cohn, Lawrence, N. Y., pres., Joseph Cohn Hats, Inc.
 Clarence Cone, New York City.
 Ira C. Copley, Aurora, Ill., Chrmn., Copley Press, Inc.
 Arthur W. Crawford, New York City, mgr. newspaper syndicate.
 Theodore P. Dalzell, Santa Barbara, Calif.
 James E. Davidson, Bay City, Mich., steamship operator.
 John M. Davis, Little Rock, Ark., pres., Dixie Culvert Mfg. Co.
 Henry W. Dennert, Newport, Ky., pres., H. Dennert Distributing Co.
 Arthur C. Diehl, Wilmington, N. C., vice-pres., Fertilizer Co.
 Edgar P. Earle, Philadelphia, pres., Earle Gear & Machine Co.
 J. W. Efrid, Charlotte, N. C., vice-pres., Efrid's Dept. Store.
 Louis Ernst, Louisville, pres., Louisville Fire Brick Works.
 Hermon D. Everett, Charleston, W. Va.
 Wm. A. Fassnacht, Chattanooga, Tenn., pres. trucking co.

Howard B. Fawcett, Canton, O., chrmn., Republic Stamping & Enameling Co.
 Francis H. Fenn, Butler, Pa., chrmn. car works.
 John E. Fenn, Miami, Fla.
 Thomas W. Flack, Kenilworth, Ill., vice-pres. Copper & Brass Co.
 Willard M. Folsom, Lincoln, Neb.
 Geo. O. Forbes, Rockford, Ill., chrmn. of board.
 Geo. C. Gains, Geneva, Ill., pres., Mfg. Screw Machine.

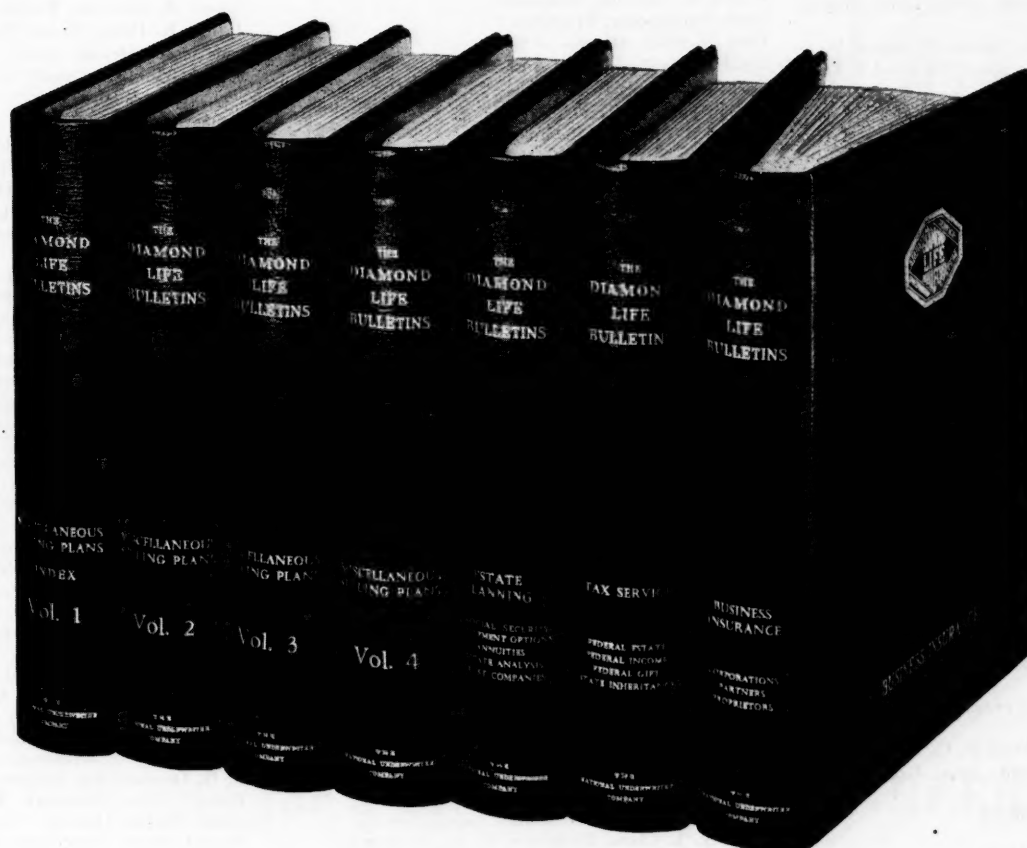
Large Claims Paid in 1947

1186 Claims	\$ 30,000 to	\$ 50,000
845 Claims	50,000 to	100,000
304 Claims	100,000 to	200,000
62 Claims	200,000 to	300,000
16 Claims	300,000 to	400,000
9 Claims	400,000 to	500,000
7 Claims	500,000 to	600,000
2 Claims	600,000 to	700,000
3 Claims	700,000 to	800,000
1 Claim	800,000 to	900,000
1 Claim	900,000 to	1,000,000
6 Claims	1,000,000 to	1,500,000
2 Claims	1,500,000 to	2,000,000
1 Claim	2,000,000 to	2,500,000

Donald G. Gardner, Cincinnati.
 Herman Gardner, New York City, pres., Phoenix Hosiery Co.
 Theo. E. Gavin, Walpole, Mass.
 Joseph N. Garvey, Appleton, Wis., secy., Valley Acceptance Co.
 Hunter L. Gary, Reno, Nevada, telephone exec.
 Anthony H. Geuting, Philadelphia, pres., A. H. Geuting Co.
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 Alvin J. Goldberg, Chicago.
 Harry K. Grainger, Lincoln, Neb., pres., Grainger Bros. Co.
 Henry N. Greis, Tulsa, Okla., pres. Deep Rock Oil Corp.
 Alfred Guzenheim, Columbus, O., treas., Road Star Furniture Co.
 Rowan R. Hardin, Cincinnati.
 Watson Harmon, Scarsdale, N. Y.
 Lewis C. Harris, Grand Rapids, Mich.
 Carl A. Hartmann, Godfrey, Ill., secy.-treas. Hartmann's.
 Bayless W. Haynes, Jacksonville, Fla.
 Oscar Heineman, Chicago, pres. Oscar Heineman Corp.
 Frank M. Hermes, Milwaukee.
 Wm. G. Hickling, Binghamton, N. Y.
 Geo. A. Hillman, Jr., Montclair, N. J., pres. trucking co.
 Isaach H. Hirsch, New York City, importer.
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 Michael Hollander, Newark, N. J., pres. A. Hollander & Son, Inc.
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 Carl H. Keller, Armada, Mich.
 John Kerch, Akron, O.
 Jacob Kindelberger, Parchment, Mich., chrmn., Kalamazoo Vegetable Parchment Co.

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 Edward Moyse, Manhasset, N. Y.
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 Walter H. Rich, Atlanta, pres., Rich's Inc.
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 Franklin G. Schaub, Chicago, treas. Calumet Steel Castings Corp.
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 Stuart W. Short, Galveston, pres. Uneeda Laundry.
 Reginald G. Shire, Gloversville, N. Y.
 Chester C. Smith, Kansas City, Mo.
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(CONTINUED ON PAGE 8)



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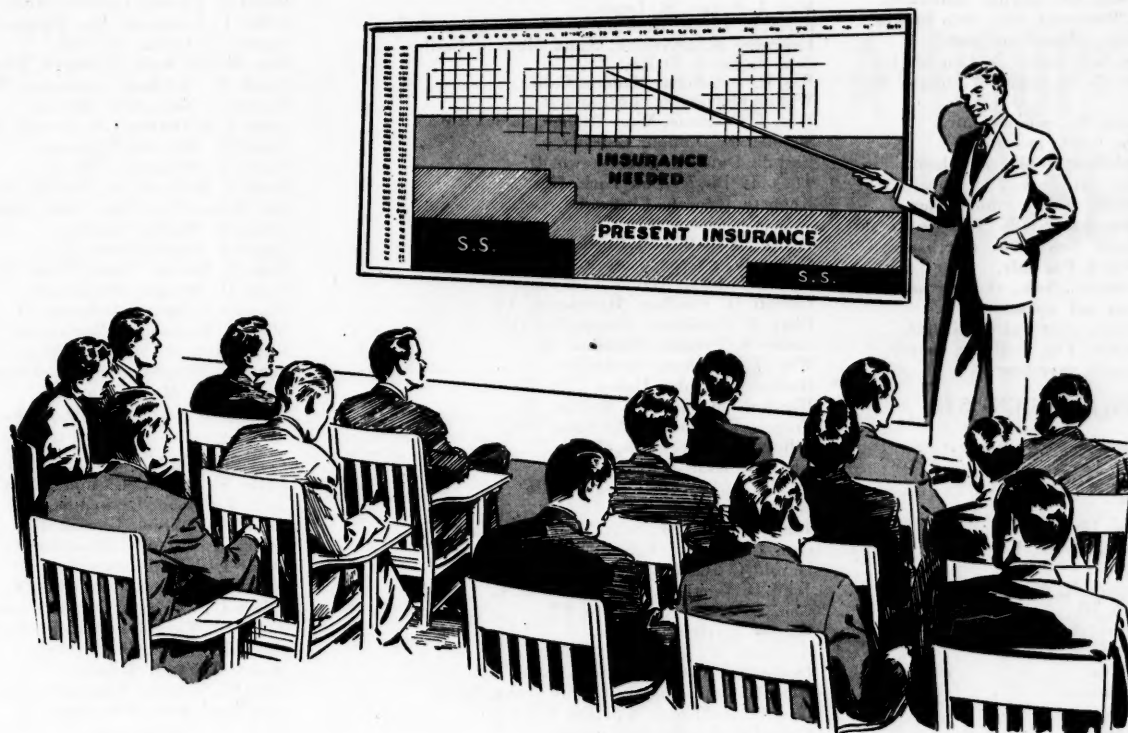
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 Wm. Monnig, Fort Worth, merchant.
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 Harvey J. Murff, Memphis, cotton merchant.
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 Powell Pardee, New York City, rep. steel co.
 Rudolph Pauly, Beverly Hills, Calif., mfr.
 Philip W. Pelts, Chicago, mfr.
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 John F. Peterson, Montclair, N. J., owner machine mfg. co.
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 Otis Phillips, San Antonio, oil operator.
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 Jacob J. Rubenstein, Alton, Ill., scrap metal.
 Edward Sanders, El Paso, merchant.
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 Chas. Schneider, Washington, D. C., grocer.
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 Mose Taylor, Atlanta, contractor.
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(CONTINUED ON PAGE 10)



PROFESSIONAL TRAINING *for a* PROFESSIONAL CAREER

At Mutual Life we appreciate that certain native abilities are essential for success in a life insurance selling career. We look for those particular abilities—through aptitude testing and specially conducted interviews—whenever a prospective Field Underwriter is being considered for appointment.

But a Mutual Life Field Underwriter is expected to do much more than sell life insurance policies. He must develop a thorough knowledge of life insurance; he must learn to apply life insurance to satisfy human needs; he must learn to coordinate life insurance with other types of assets, to provide his policyholders with maximum value and protection.

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The training schedule is a demanding one, which includes: 3 years of carefully supervised study and field work, 6 periodic regional seminars conducted by representatives of the Home Office Training Division, and 11 written examinations.

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 Richard H. Turner, Jr., Pensacola, Fla., ship broker.
 Paul C. Vornholt, Billings, Mont., druggist.
 Robert H. Wade, Fulton, Ky., owner, Fulton Ice Co.
 S. A. Washburn, Shelby, N. C., mgr., Washburn Hardware.
 Geo. W. Watt, Morristown, Pa., woolen mfr.
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 Daniel Weinstock, Miami Beach, Fla., merchant.
 Arthur E. Wenning, New Salisbury, Ind., meat packer.
 Glen S. Whitaker, Unadilla, N. Y., auto dealer.
 Edward T. Williams, Shoemakersville, Pa., textile mfr.
 Wm. B. Williams, Newport News, Va., merchant.
 Chas. E. Willock, Edgewood, Pa., mfr.
 Abraham Wittenberg, Lincoln, Neb., clothing merchant.
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 Martin Wright, San Antonio, electrical contractor.
 Lucius A. Yates, Tallahassee, Fla., building supply.
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Arthur J. Adelberg, Chicago.
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 John Ashworth, Chicago.
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 Clifton L. Belding, Itasca, Ill.
 Francis C. Bennett, Monroe, La.
 Irvin H. Betts, San Francisco.
 Clyde D. Blake, Hays, Kan.
 Chas. J. Bloom, New Orleans.
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 Chas. F. Brady, Akron, O.
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 John A. Brooks, New Rochelle, N. Y.
 Mark A. Brown, Cincinnati.
 Everett E. Butler, Louisville.
 Allen G. Caldwell, Covington, Ky.
 Jerry Callahan, Orlando, Fla.

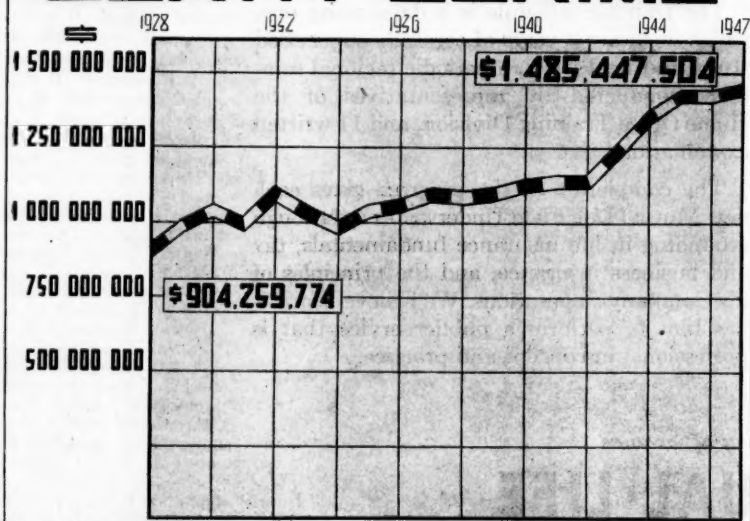
Wm. H. Carpenter, Woodbury, N. J.
 Rolland A. Case, Cleveland, O.
 Rogers Coke, Marshall, Tex.
 Edward B. Connelly, Ashland, Ky.
 Joseph Corrigan, Jr., Conrol, Tex.
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 Wm. S. Crawford, Marianna, Ark.
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 Barney J. Hein, Toledo.
 Augustus W. Hengerer, Buffalo.
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 Geo. H. Hoffmann, W. Allis, Wis.
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 Wm. G. Husband, Hollis, Okla.
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 James M. Judd, Varina, N. C.

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 Chas. Kent, Kenedy, Texas.
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 Martin Kutscher, New York City.
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 Elmer E. McKeown, Denver.
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 Stephen D. Sutliff, Shippensburg, Pa.

DEATH CLAIMS

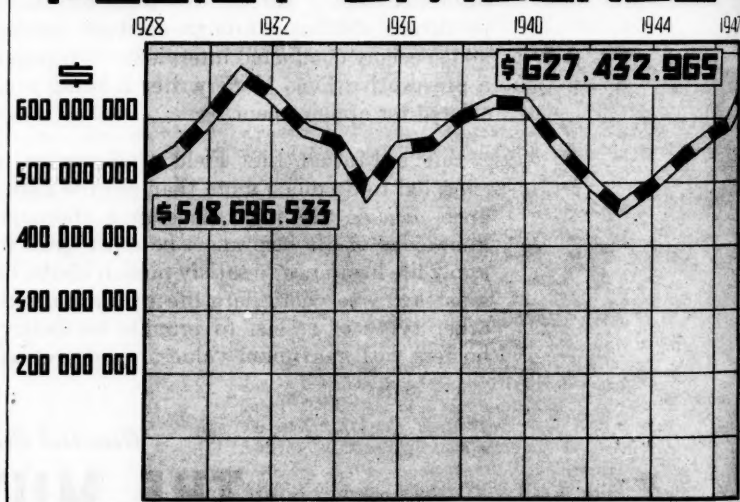


Death claims reached a new high in 1947 increasing \$47,895,363 to \$1,485,447,504. The increase is due principally to the larger amount of insurance in force since the mortality figures for the year were generally favorable. These payments in twenty years, \$22,777,522,218, were 38.5% of the total benefit payments by life insurance companies.

1928	\$ 904,259,774	1935	\$1,038,620,310	1942	\$1,135,766,817
1929	888,282,740	1936	1,059,398,645	1943	1,247,980,578
1930	1,040,214,141	1937	1,093,742,009	1944	1,360,972,674
1931	993,980,985	1938	1,085,081,721	1945	1,438,616,126
1932	1,096,520,632	1939	1,093,482,364	1946	1,437,552,141
1933	1,031,742,517	1940	1,124,876,242	1947	1,485,447,504
1934	986,219,788	1941	1,134,764,510		

20 year total\$22,777,522,218

POLICY DIVIDENDS

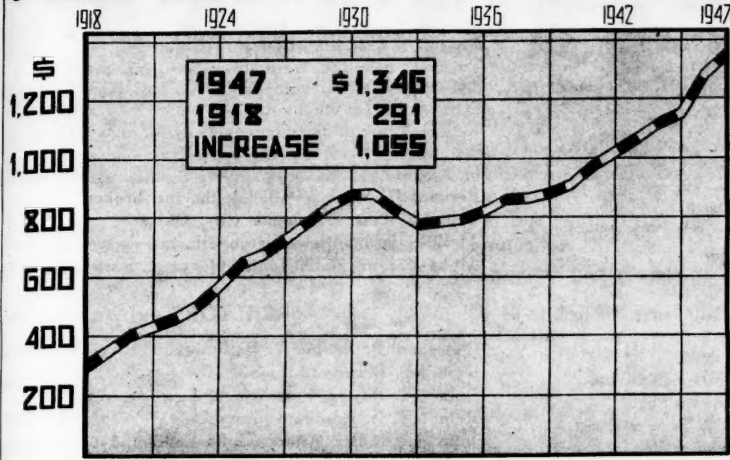


Policy dividends, increasing \$49,323,167 in the year to \$627,432,965, were 18.2% of the total payments. These dividends in twenty years amounting to \$11,333,020,612 made up 19.2% of all life company benefit payments. This distribution in 1947 approximated the policy dividends in 1939 at which time there was \$85 billion less insurance in force.

1928	\$518,696,533	1935	\$486,297,852	1942	\$500,222,304
1929	546,961,472	1936	554,772,620	1943	458,503,764
1930	601,543,280	1937	560,091,858	1944	494,468,794
1931	669,834,956	1938	603,892,179	1945	540,879,626
1932	635,535,233	1939	626,954,829	1946	578,109,798
1933	582,101,222	1940	624,539,937	1947	627,432,965
1934	567,201,197	1941	554,980,193		

20 year total\$11,333,020,612

PER CAPITA IN FORCE



The average citizen today has over 4½ times the amount of life insurance owned in 1918 although population is larger by 41 million the per capita increase amounts to \$1055. Ownership of life insurance increased to \$1346 in 1947; the average family today has slightly over \$4700 compared to \$1000 at end of World War I.

Samuel C. Swerdlow, Columbus, O.
 John A. Tauber, Catlettsburg, Ky.
 Wm. A. Taylor, Ellensburg, Wash.
 Edward A. Terrell, Cranford, N. J.
 Hubert K. Turley, Memphis.
 Joseph H. Vogel, New Ulm, Minn.
 Theodore L. Vosseler, Brooklyn.
 Forrest W. Ward, Youngstown, O.
 Lionel O. Wagnespach, Vacherie, La.
 Tiffany J. Williams, Charlottesville, Va.
 Henry M. Wilson, Peoria, Ill.
 Frank J. Wocho, Kewaunee, Wis.
 Harry W. Woodruff, Joliet, Ill.
 Davis Zuckerman, Brooklyn.

FINANCIAL

John H. Arends, Grosse Pointe Woods, Mich., investment counsellor.
 Elmer S. Aschermann, Chicago, banker.
 Gerald H. Ayers, Arcadia, Calif., secy. bldg. & loan co.
 Russell A. Ballou, Brookline, Mass., stock broker.
 Earl S. Basore, Valley Center, Kan., banker.
 Earl N. Batchelor, Peoria, Ill., pres., Jefferson Trust & Svcs. Bank.
 Elmer A. Baze, Melvin, Tex., pres., First National Bank.
 Edwin E. Bewley, Fort Worth, Tex., banker.
 Moses E. Black, Muncie, Ind., trust officer.
 James Y. Blitch, Valdosta, Ga., chrmn. First National Bank.
 F. L. Brokaw, New York City, dealer in insurance stocks.
 C. Webb Campbell, Conneaut, O., mgr. canning co. & banker.
 Nace M. Clifford, Amarillo, Texas, banker.
 Wm. V. Conran, New Madrid, Mo., banker.
 James A. Cummins, Des Moines, investment broker.
 Claude B. David, Calhoun, Ga., vice-pres. of bank.
 Preston B. Doty, Beaumont, Tex., bank pres.
 Allen Early, Amarillo, Tex., investments.
 Willard D. Ellis, Berkeley, Calif., banker.
 Wm. D. Elwell, Arlington, Mass., broker.
 Thos. L. Engleby, Roanoke, Va.
 Willard M. Folsom, Lincoln, Neb., pres. bldg. & loan assn.
 Frazer L. Ford, St. Joseph, Mo., banker.
 Wm. T. Gleason, Minden, La., capitalist.
 John J. Gray, Jr., Nashville, capitalist.
 Albert G. Gruss, New York City, supt. of mechanical divisions.
 Maurice J. Hackett, Yuma, Ariz., bank exec.
 Elmer B. Hanson, Fertile, Minn., banker.
 James P. Harlin, West Plains, Mo., banker.
 Dudley A. Hawley, Shaker Heights, O., investment broker.
 Hilleary G. Hoskinson, Washington, D. C., banker.
 James Irvine, San Francisco, capitalist.
 James A. Kirkpatrick, Reagan, Tex., pres., First National Bank.
 Julian J. Kiser, Indianapolis, investments.
 Samuel Kranson, Marshall, Tex., broker.
 Rudolph Kundert, Madison, Wis., banker.
 Hugh Landon, Indianapolis, banker.
 Winfield S. Leeth, Cullinan, Ala., banker.
 Malcolm F. McIntosh, Viroqua, Wis., bank cashier.
 Chas. N. Manning, Lexington, Ky., banker.

(CONTINUED ON NEXT PAGE)

JUST A DROP IN THE BUCKET...

As many claims as this issue of The National Underwriter shows as having been paid in 1946, the total is but a comparative handful when measured against the millions of policies in force for billion of dollars of protection.

Life insurance paid these 1946 claims in stride and ended the year with assets at an all-time high.

Proud as we are of these payments, they are nothing more than we promised, . . . nothing more than we should have done, . . . the fulfilment of the glorious life insurance plan, the same fulfilment every policyholder will get when his policy becomes a claim.

§

The
**NATIONAL LIFE
 AND ACCIDENT
 Insurance Company, Inc.**



Fred Mauritz, Canado, Tex., banker.
 Allen A. Maxfield, Pasadena, Calif., investments.
 T. Howe Nimick, Pittsburgh, broker.
 Chesson Oscar, Beaumont, Tex., capitalist.
 Alan R. Patterson, Bostons, Pa., stock broker.
 Matthew F. Patton, Mitchell, S. D., bank pres.
 Dwight S. Pierce, Worcester, Mass., treas. savings bank.
 Chas. M. Preston, Knoxville, pres. of bank.
 Edward B. Prince, Waxahachie, Tex., pres., Waxahachie Bank & Trust Co.
 Wm. F. Ray, Los Angeles, broker.
 John W. Reid, Dallas, investments.
 Winfield F. Ritter, El Paso, Tex., capitalist.
 Chas. W. Ross, Aurora, Ill., banker.
 Clifford E. Shipman, Essex Falls, N. J., broker.
 Frederick A. Singleton, Brookline, Mass., banker.
 Chas. W. Snider, Wichita Falls, Tex., investments.
 Lester Solomon, New York City, stock broker.
 Ernest W. Staples, Suffolk, Va., banker.
 Fred W. Stebbins, Hastings, Mich., banker.
 Wm. A. Strong, Cold Springs on Hudson, N. Y., bank.
 Conrad G. Wiesler, Reedsburg, Wis., banker.
 Chas. B. Wilbar, Newton Centre, Mass., banker.
 Harry R. Wilkinson, Curtis, Neb., banker.

INSURANCE

Norman Adamson, Pittsburgh, insurance salesman.
 Walter L. Andre, Spokane, Wash., insurance business.
 Troy W. Appleby, Cincinnati, former pres., Ohio National Life.
 Geo. A. Boissard, Madison, Wis., chrmn., National Guardian Life.
 John A. Brock, Oklahoma City, Okla., life ins.
 Wm. A. R. Bruehl, Cincinnati, former assoc. gen. agt., Home Life, N. Y.
 Edmund D. Burke, St. Louis, gen. agt. General American Life.
 Geo. W. Calhoun, Waukegan, Ill., ins. agt.
 Martin J. Campbell, Minneapolis, agt., Franklin Life.
 Glenn E. Charlton, Lawrence, Kan.
 Michael J. Cleary, Milwaukee, pres., N. W. Mutual Life.
 James O. Cobb, Durham, N. C., ins. exec.
 Albert A. Comrie, Portland, Ore., mgr. ins. co.
 Obie R. Cottle, Troy, Ala., ins. agt.
 Orrin D. Cox, Kansas City, Mo., state agt. American Ins.
 Gene R. Curtis, Clarksburg, W. Va., ins. agt.
 Donald F. Denton, Topeka, dist. mgr., Fidelity Mutual Life.

Alfred L. Dern, Fort Wayne, vice-pres., Lincoln National Life.
 Lee J. Dougherty, Davenport, Ia., exec. ins.
 Chas. H. Dunkhorst, Fort Thomas, Ky., asst. treas. Union Central Life.
 David Engelman, New York City, ins. agt.
 Stephen F. Farrell, Indianapolis, ins. agcy.
 Wm. H. Forestelle, Pasadena, Calif., former agcy. mgr. Bankers Life of Iowa.
 Frank E. Carey, Lincoln, Neb., ins. agt.
 Ralph A. Gibson, Raleigh, N. C., asst. secy. Occidental Life.
 Harrison V. Godbold, Richmond, Va.
 Joe C. Green, Jackson, Miss., ins. agt.
 Gustav H. Guenther, Sheboygan, Wis., ins. agt.
 Reed G. Hake, Brownsville, Tex.
 Robert W. Hankee, Paxtang, Pa., br. mgr., Royalty Group Ins. Co.
 Arthur J. Hill, San Francisco, Calif., mgr., State Life of Ind.
 Lexie O. Jarrell, Houston, ins. agt.
 James H. Johnson, Clarksdale, Miss., genl. ins.
 Bernard J. Kaufman, St. Louis, ins. agt.
 Edward R. Kerley, Wichita Falls, Tex., ins. agt.
 Walter J. Laidlaw, Minneapolis, pres. ins. co.
 Joseph B. Langford, Long Beach, Calif., ins. agt.
 John R. Lawson, Seattle, ins. exec.
 Irving B. Lentz, Columbus, genl. ins. agcy.
 Alfred B. Levy, Philadelphia, assoc. agcy. mgr., Equitable Life Assur. Soc.
 Joseph F. Lutz, Louisville, exec., Booker & Kinnaird Ins.

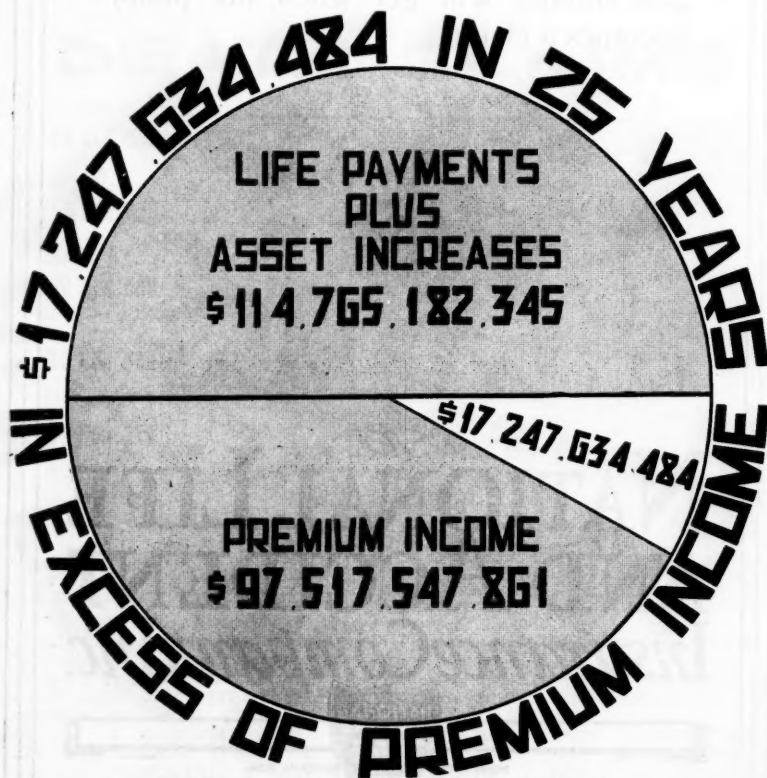
Frank P. Manly, Indianapolis, retired ins. und.
 John Marsden, Mt. Lebanon, Pa., ins. agt.
 Harry C. Marvin, Indianapolis, actuary.
 Wm. I. McBride, Columbia, Mo., genl. agt.
 David R. McClurg, Little Rock, Ark., life ins. co. exec.
 Wm. C. McCormick, Williamsport, Pa., ins. broker.
 Benjamin M. MacDougall, Bristol, R. I., pres. Provident Mutual Fire Ins. Co.
 Albert R. McKinney, Texarkana, Tex., ins. salesman.
 Glenn E. Mendenhall, Peoria, Ill., ins. salesman.
 Urlwin O. Michaels, Baltimore, ins. broker.
 Chas. E. Murray, Decherd, Tenn., ins. & finance.
 Robert A. Patten, Winston-Salem, N. C., mgr. ins. co.
 Oward B. Perot, Waco, Tex.
 Phil J. Purcell, San Marino, Calif., ins. agt.
 Allen M. Reager, Louisville, ins. agt.

Geo. H. Reaney, Bronxville, N. Y., pres., U. S. Guarante Co.
 Stanley Reed, Louisville, genl. agt., John Hancock Mutual Life.
 Geo. C. Rogge, Gary, Ind., ins. agt.
 Fred G. Schaefer, Pittsburgh, ins. agt.
 Edgar F. Schmidt, Wauwatosa, Wis., ins. agt.
 Guy B. Sorrow, Birmingham, Ala., ins. salesman.
 John Volk, Cleveland, O., ins. agt.
 Geo. C. Van Duren, Indianapolis, treas. State Life Ins. Co.
 Anthony E. Veith, St. Louis, life ins. und.
 Max Vollberg, Washington, D. C., ins. agt.
 Bernard H. Wachs, Philadelphia, ins. broker.
 Wm. M. West, Oklahoma City, Okla.
 Al Williamson, Bloomington, Ill., ins. exec.
 Alpha A. Zinn, Indianapolis, vice-pres., State Life Ins. Co.

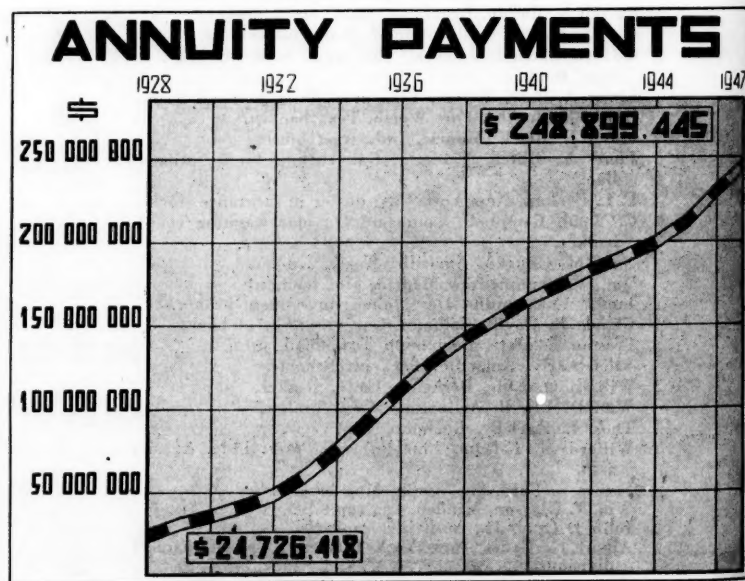
REALTORS

Cleveland R. Bealmear, Baltimore.
 Gustav E. Berlin, Chicago.
 Robert C. Bowen, Fort Worth, Tex.
 Robert E. L. Brooks, Chicago.
 John H. Candler, Atlanta, John Candler & Assoc., Investments & Real Estate.
 Hyman C. Cohen, Charleston, W. Va., atty. & realtor.
 Chas. A. Colman, Pittsburgh.
 Chas. R. Daniel, Wichita Falls, Tex.
 James S. Edwards, Beaumont, Tex.
 Mahlon L. Ely, Hutchinson, Kan.
 Louis Greenfield, Baltimore.
 Wm. L. Hancock, Dallas.
 David M. Held, Newark, N. J.
 Wm. F. Higgins, Bayonne, N. J.
 Frank E. Jackson, Rutherford, N. J.
 Woods King, Cleveland, O., officer, Realty Investment Co.
 Jacob B. Lince, Los Angeles.
 Arnold K. Marks, Chicago.
 Isadore Oppen, New Haven, Conn.
 John W. Pellou, Oakland, Calif.
 Jean Pipkin, Beaumont, Tex.
 Max H. Rieser, Columbus, O.
 Thomas A. Smart, Kansas City, Mo.
 Robert A. Stewart, Tulsa, Okla.
 Harry R. W. Swenson, Erie, Pa.
 Albert T. Terry, St. Louis.

(CONTINUED ON PAGE 14)



Adherence to sound life insurance principles has enabled life companies in 25 years to increase their assets by \$47,980,165,879, in order to guarantee future payments to policyholders and beneficiaries; and to pay out as living and death benefits \$66,785,016,466. This total—\$114,765,182,345—is larger by \$17,247,634,484 than the amount received from insureds as premium income. This averages as \$689,905,379 each year, or \$1,890,152 for every day throughout the 25 year period.



Payments to annuitants totaled \$248,899,445 in 1947, an increase of \$18,256,497 for the year, and accounted for 12.9% of the living benefits paid by life companies. The payment in 1947 was ten times the amount paid twenty years ago and in this time \$2,550,528,654 has been paid to annuitants; while reserves for future payments are now \$8 billion.

1928	\$ 24,726,418	1935	\$ 93,656,759	1942	\$183,530,618
1929	30,844,516	1936	112,720,824	1943	190,871,942
1930	35,126,431	1937	129,525,357	1944	198,308,377
1931	41,050,744	1938	143,802,345	1945	210,615,395
1932	48,738,514	1939	153,629,259	1946	230,642,948
1933	59,825,056	1940	165,019,079	1947	248,899,445
1934	75,387,095	1941	173,607,832		

20 year total.....\$2,550,528,654

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PAYMENTS BY STATES

ALABAMA

Total Payments \$33,100,000
Rank in Payments 25th
Rank in Population 18th
Payments per Capita \$11.72
Ratio to National Per Capita
Insurance Payment517

ANNISTON—\$710,000

Over \$33,403 paid in Industrial Claims
Dr. Crawford Cleveland, Jr., Chas. Dill, Oscar Dye, Harvey Floyd (supt. transportation), Luther Liles, Walter McGlawn, Myrtle McGouirk, Wm. Moore, Bennett Pruet.

KESEMER—\$429,000

Over \$29,731 paid in Industrial Claims
James Brock, John Burdeshaw, James Deaver, Anthur Green, Chas. Kelley, Lela Killian, Myrtle Lee, John McEniry (att.), Clifford Myers, Norma Thomas, James Vining, John Williams.

BIRMINGHAM—\$10,650,000

Life insurance payments were \$39.88 per capita and averaged \$160 per family in the city.

Over \$189,660 paid in Industrial Claims
Frank Abelson (partner novelty house), John Acton, Robert Allen, Horace Anderson, John Apsey, Jr. (exec. v. p. Birmingham Federal Svcs. & Loan Assn.), Ligo Argo, Sidney Armistead, John Arnold, Orla Ayrs (forester), Levy Bennett, Wm. Bentley (car dealer), Dr. John Berry, Alonzo Blackwell, Geo. Boddie, Wm. Bonham (broker), Edward Brand, Jodie Brown, Geo. Bryant (traffic mgr.), Curtis Bullock, Wm. Benton, Thos. Byrne (v. p. Birmingham Ins. Co.), John Campbell, Cecil Carter, Farris Clark, Geo. Clark (civil engr.), David Coplon (merchant), Clarence Cosby, James Cost, Adam Cowling, Robert Denais, Lucy Dickinson, Dr. Thos. Donald, Sr., Will Durham, Samuel Ealey, Chas. Edwards, Byron Essex, Victor Farmer, John Farrton, Barnett Fish, Zell Floyd, Roy Fox, Maurice Frenkel.

Zeak Gafford, Samuel Gaston, Jake Goldstein, Ulysses Goodwin, Thos. Groover, Wm. Halleman, Albert Hanson, Geo. Hants, Tam Harville, Julius Hicks, Clifford Hill, Ernest Hollums, John Holmes, Jr., Charles Hudson, Clifford Jackson, Chas. Jennings, Jr. (mgr. telephone co.), Wallace Johns (undertaker), John Johnson, Noah Johnson, Chas. Jones, Cecil Junkins, Leo Kayser, Hanson Keller, Homer Lacey, Paul Lain, Ivy Langsford, Leo Largston, James Lavoorn, Tom Lawrence, Clinton Lee, Jefferson Levy, Reuben Lipsitz, Ernest Lutes, Geo. Mader, Mason Martin, Richard Matison, Walter Maxwell, Robert McAdory, Judge McCall, Percy McCall, Lucien McClung (dentist), Clyde McConnell, John McGhee, Thos. McGough (pres. bakery corp.), Morris McKenzie, Adolphus McQueen, Robert Meyer, Dr. David Moore, Jr., Morris Naylor.

Ralston Osborn (mgr. loan co.), James Pace, Edgar Pascoe, Ellis Payne, Paul Price, Richard Raybon, Daniel Reed, Arthur Ribe (traffic mgr.), Harry Roberts (electrical contractor), Wm. Robinson, Thos. Rogers, Joseph Royal, Henry Rutledge, James Scholes, John Scruggs, Nellie Sharples, Carey Shelby, Frank Simpson, Harry Singler, David Smith, Hagler Smith, Jim Smith (att.), Mat Smith, Wm. Smith, Jr. (retired), Wallace Smitherman, M. Sornell, Guy Sorrow (ins.), Morrie Speed, S. Stevenson, Mae B. Strong, Jessie Sumnerlin, Otto Szernenberg, L. Teel, Geo. Thomas, Hara Thomas, Oscar Thomas, Samuel Tillery, Ralph Trippett (real estate developer), James Tucker, John Vice, Jr., James Vines, Chas. Walker, Edwin Walkley, Thos. Walmsley, Thos. Washburn, Sr., Oliver Welch, Thos. West, Emanuel Williams, Henry Williams, Porter Williams, Roscoe Wright, Benty Young, Maurice Zehnder.

DECATUR—\$310,000

Samuel Brown, Edmund Dawson, Frances Healy, Leslie Jones, Edma Lamont, Wm. Mann, Hamilton Sherrard.

DOTHAN—\$355,000

Over \$43,256 paid in Industrial Claims
Onan Creamer (owner service station), John Dinkins (enrg.), John Foy, John Gwaltneiz, Eddie Hawkins.

FLORENCE—\$180,000

Over \$13,095 paid in Industrial Claims
Montgomery Belue, Ben Cunningham (planter), Chas. Jackson, Wm. Robbins (specialist), Chas. Thomas (retired).

GADSDEN—\$290,000

Over \$13,405 paid in Industrial Claims
W. Calhoun, Hazel Keith, Florida Murray, Roy Williams, Geo. Wise.

HUNTSVILLE—\$210,000

Over \$10,511 paid in Industrial Claims
Mary Allen, Samuel Butler, Geo. Darwin, Wm. Darwin, Nancy Lulle.

MOBILE—\$3,885,000

Life insurance payments were \$49.80 per capita and averaged \$210 per family in the city.
Over \$107,790 paid in Industrial Claims.

Sterling Austin, Earl Barnawell, John Barnes, John Bransford, James Bryan, Joseph Burgett, Wm. Butler, Geo. Cohn, Robert Dollahon, Geo. Dunlap, Jr., Roy Edwards, Chas. Erwin, Dr. Geo. Fonde, Homer Green, Thos. Hayes, Noah Hileman, Arthur Hudgins, Eugene Hull, Solomon Kahn (mfr.), Geo. Knapp, Wm. Lewis (retired), Robert Martin, Chas. McLean, Clarence McLeod, James McVoy, Geo. Michael, John Moore, Chas. Nabbin, John Norville, James Pendergast, Rebecca Pickering, Augustus Primo, Manuel Primo, Wood Pruett, Henry Quinnelly, Paul Schulz, Clifton Sears, Leslie Shaw, Luther Smilie, Wylie Smith, Dr. Dillin Spotswood, Louis Stevens, Wm. Still, Wm. Stratton, Edward Struder, Benjamin Syers, Chas. Terry, Emory Warren, Mark Williamson, Eben Willis, Wm. Wilson (druggist), Warren Wolf.

MONTGOMERY—\$3,960,000

Life insurance payments were \$50.77 per capita and average \$225 per family in the city.

Over \$70,106 paid in Industrial Claims
Bill Bailey, Edgar Bass (enrg.), Wm. Beltzer, Alexander Cassimus, Geo. Cauthen, Dr. Frank Chapman, Sol Eisenberg, John Fay, Julia Fields, Omer Finney, Panos Gallatsos (restaurateur), Florence Grimm, Willis Hays, Jr., Samuel Kaufman, Isaac Kent (retired), Wm. Kilgore, Jr., Joseph Lambert, Hugh Laney, Alva Levystein (merchant), John Mapes, Wm. Marsh, Lillian Martin, Eugene Mathias, Peyton Mathis, Sue Patton, Samuel Rice (retired), Geo. Ryan (ins. agt.), Chas. Sellars, Edward Spurlock, James Sterling, Rev. Elmer Stone, Rev. Joseph Trotter, Vivian Wilson.

(CONTINUED ON PAGE 15)

BROAD INSURANCE COVERAGE

Nonparticipating Insurance

Participating Insurance

Group Life

Group Accident & Health

Group Hospitalization

Group Annuities

Group Permanent

Pension Trust

Employee Life Insurance

Juvenile Insurance

Special Low Cost Plans

Income-for-Family Plans

Retirement Plans

Mortgage Redemption

Complete Sub-Standard Service

Wide Age Range

*Attractive General Agency
Opportunities Still Available*

The
LINCOLN NATIONAL
LIFE INSURANCE COMPANY

Fort Wayne 1, Indiana

Geared to Help Its Field Men



PROMINENT PAYMENTS

(CONTINUED FROM PAGE 12)

Ralph C. Trippett, Birmingham, Ala.
Moses Vigransky, Cincinnati.
John T. Wheeler, Chicago.
Gerald R. White, San Marino, Calif.
John B. Winston, Jr., Los Angeles.

RETIRED

Milton M. Alexander, Detroit.
Wm. W. Allen, San Antonio.
J. Harris Aubin, Newton, Mass.
Oran J. Barron, Blythe, Calif.
Howard H. Barrows, Oakland, Calif.
Geo. E. Bayly, Lima, O.
Benjamin Beekman, New Orleans.
Gerald J. Berkley, Mundelein, Ill.
Arthur Birch, Arlington, Mass.
Joseph N. Bourg, Detroit.
Frank G. Boutin, Portland, Ore.
Blanton M. Boyd, Chicago.
A. Spates Brady, Elkins, W. Va.
Louis F. Breuner, Sacramento.
Wm. L. Browning, Miami Beach, Fla.
Samuel S. Bryan, Titusville, Pa.
Benjamin B. Burns, Huntington, W. Va.
Alexander Cameron, Chattanooga, Tenn.
Ralph H. Clarke, Shaker Heights, O.
Albert H. Cordes, Wyoming, O.
Lafayette H. Crumley, Neptune Beach, Fla.
Joseph Cueter, Detroit.
Jacob Dashew, Baltimore.
Walter T. Dwyer, Philadelphia.
Victor H. Elsas, New Orleans.
Daniel J. Fair, Sterling, Kan.
Wm. L. Flannery, Santa Barbara, Calif.
Fred E. Foster, Manhasset, N. Y.
Chas. M. Francisco, Bexley, O.
Chas. F. Frizzell, Philadelphia.
Chas. M. Garvey, Omaha, Neb.
Otis L. Graham, Columbus, Ga., retired med. officer U. S. Army.
Henry L. Grant, Louisville.
James E. Gray, Richmond, Va.
Thos. E. Grinnen, New Orleans.
Irving H. Griswold, Plattsburg, N. Y.
Louis R. Grosslight, Detroit.
Thos. N. Gurney, Garden City, N. Y.
John H. Hall, Fort Worth, Tex.
Robert T. Hill, Tullahoma, Tenn.

Fred H. Hunter, Lemon Grove, Calif.
Earl J. Jaynes, Lakewood, O.
Alexander L. P. Johnson, Leesburg, Fla.
Wallace Kelly, Berkeley, Calif.
John G. Kling, Kansas City, Mo.
Orra F. Knight, Pittsburgh.
Harry S. Knox, Aberdeen, Wash.
Joseph A. Lassers, Chicago.
John E. LeGrave, Albany, Ga.
Chas. H. Lewis, East McKeesport, Pa.
Wm. P. Lewis, Mobile.
Fred A. Libert, Scott, Wis.
John A. Limback, Cedar Rapids, Ia.
Arthur McAllenan, New York City.
Malcolm L. McGuckin, Monrovia, Calif.
Wm. A. McKinney, Chicago.
Albert F. Madlener, Chicago.
Roy Mann, Carmel, Ind.
Neill T. Masterson, Houston.
Geo. B. Mauser, Los Angeles.
Chas. P. Midgley, Bennettsville, S. C.
Geo. Miller, Dallas.
Lewis Moore, Sturgis, Mich.
Frederick E. Mueller, San Antonio.
Nathan Murov, Shreveport, La.

Llewellyn Neale, Richmond, Va.
Geo. B. Norton, Fort Lauderdale, Fla.
Robert Nuebling, Milwaukee.
Arthur C. Nuessle, Minneapolis.
Henry C. Oppmann, Lakewood, O.
Peter T. Pauls, Altadena, Calif.
Gertrude Petty, LaCrescenta, Calif.
Harvey N. Platts, Boulder, Colo.
Godfrey R. Rebmann, Ardmore, Pa.
Clarence B. Riker, South Orange, N. J.
John C. Robinson, Danville, Ky.
Louis Rosenbaum, Kalamazoo, Mich.
Wm. B. Rosskam, Philadelphia.
Chas. W. Rossow, Hinsdale, Ill.
Glenn B. Ryman, Atlanta.
Albert F. Schenk, Wheeling, W. Va.
John B. Self, Little Rock, Ark.
Wm. A. Shaffer, Elmira, N. Y.
Cecil F. Shallcross, New York City.
Louis Sickles, Philadelphia.
Jack E. Simon, West Los Angeles, Calif.
Henry C. Simpson, Salina, Kan.
W. Vernon Skiles, Atlanta, Ga.
Chas. H. Smith, Long Beach, Calif.
Thos. Y. Smith, Bartow, Ga.
Geo. G. Sohlberg, Oklahoma City, Okla.
Bert Solari, Stockton, Calif.
Richard G. Soper, Bethesda, Md.

Albert Spelsberg, Clarksburg, W. Va.
Howard W. Starr, New York City.
Albert V. Stegeman, Fort Thomas, Ky.
Orlando S. Stockman, Lancaster, Pa.
Richard Swinsky, Houston.

Frank P. Thedieck, Sidney, O.
Chas. D. Traphagen, Lincoln, Neb.
James W. Trimble, Houston.
Everett A. Tyler, Santa Anita, Calif.
Carl Warsaw, Portchester, N. Y.
Elinor L. Weingart, Philadelphia.
Marshall B. Weaverling, Huntington, W. Va.
Alphonse B. Weil, Los Angeles.
Philip Weinberg, Louisville.
Arnold L. Willis, Chicago.
Karl M. Wise, South Bend, Ind.
Robert Wolf, Medina, Tex.
Geo. H. Wunschel, Brooklyn.

NOT CLASSIFIED ABOVE

Howard H. Ackley, Hempstead, N. Y., prop.
Julian F. Allen, Wadesboro, N. C.
Abram B. Archer, Jr., Cruger, Miss., planter.
Merton T. Archer, Los Angeles, dir. of research.
Gerson H. Aronsfeld, Houston, optometrist.
Henry Asam, Philadelphia.
Josiah W. Bailey, Raleigh, N. C.
Jacob H. Batters, Cleveland, O.
Marion R. Beamer, Blythe, Calif., produce farmer.
T. Wilson Bell, Potosi, Mo., Secy. of State for Mo.
A. Joseph Besch, Harrisburg, Pa., baker.
Howard L. Bickley, Sante Fe, N. M., Chief Justice, Supreme Court of N. M.
Robert O. Biltz, Langhorn, Pa., veterinarian.
Walter E. Bond, Madison, Wis., Prestige, Inc.
Philip L. Borden, Jackson, Miss., genl. mgr.
Martin Battman, Bridgeport, Conn.
Frederic L. Bouknight, Houston, Executor of an estate.
Wm. C. Bradley, Columbus, Ga.
Harry L. Bratnober, St. Paul.
Hugo P. Briesch, El Paso, Tex., treas. of hotel.
Harry A. Brinker, Kalamazoo, Mich., engineer.
James M. Brook, Brady, Tex., rancher.
Edward L. Browne, Tyler, Tex., field engr.
Neal W. Burdette, Lancaster, O., dist. supt.
Stafford Burgis, Bradenton, Fla., restaurateur.
Marvin B. Burnett, Durham, N. C.
Ward E. Burroughs, Noblesville, Ind.
Walker B. Burwell, Ebenezer, Miss.
Sidney S. Bush, Bazley, Ga.

(CONTINUED ON PAGE 47)

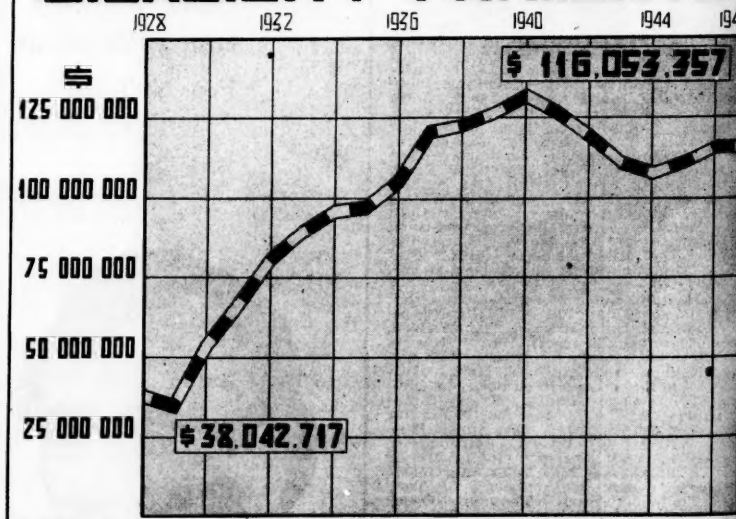
29 YEARS AGO AND TODAY

1918	1947
PAYMENTS	
\$ 734,693,034	\$ 3,440,195,325
PREMIUM INCOME	
\$ 1,032,833,139	\$ 6,634,702,807
NEW BUSINESS	
\$ 3,305,000,018	\$ 34,108,795,759
ASSETS	
\$ 6,711,079,992	\$ 57,085,373,303

The onward march of life insurance since the end of World War I was interrupted only through the depression years 1929-1935, at the end of which there was less insurance in force than in 1929. In these seven years, however, over \$7 billion was paid out as surrender values alone, yet company assets increased \$8 billion.

Aside from the payment of more than \$70 billion to policyholders and beneficiaries the assets of life insurance companies have increased \$50,374,293,311 since 1918. The amount invested in life insurance as premium income is \$5,601,869,668 higher, while new business in 1947 was \$28,803,795,741 larger than the amount produced in 1918. Benefit payments are larger by 368 percent.

DISABILITY PAYMENTS



A small increase of \$88,965 in disability payments brought the 1947 total to \$116,053,357 accounting for 6% of all living benefit payments. In twenty years \$1,964,479,584 was paid for disabilities, 5.5% of the total living benefits.

Year	Disability Payments (\$)	Year	Disability Payments (\$)
1928	38,042,717	1935	96,656,355
1929	34,213,602	1936	104,796,635
1930	53,536,934	1937	120,468,528
1931	66,272,299	1938	122,094,991
1932	80,414,134	1939	125,555,163
1933	89,521,034	1940	131,519,033
1934	95,319,222	1941	126,102,771
		1942	118,750,912
		1943	110,960,853
		1944	107,545,440
		1945	110,691,172
		1946	115,964,382
		1947	116,053,357

20 year total \$1,964,479,584

Alabama—Continued

(CONTINUED FROM PAGE 13)

SELMA—\$345,000

Over \$5,985 paid in Industrial Claims
Lanie Anderson, Ernest Carter (tax assessor), Marvin Chappelle, Frank Davidson, Archie Hardy, Jud Luther, John McLellan, Leo Pierson (dentist), Edgar Sheffield, Harry Vaughan, Lillian Young.

TUSCALOOSA—\$435,000

Over \$20,656 paid in Industrial Claims
Thos. Appleyard, Robert Baird, Chas. Boykin, Doyle Buckles, Joseph Campbell, Chas. Gilbert, James Green, C. Jones, Benjie King, Joseph Maxwell, John Nichols, David Patton, James Payne, Tigman Pugh, Daneil Stewart, Benjamin Wooten.

OTHER ALABAMA TOWNS—\$775,000
(Partial List)

Alexander City: Bessie Hardy, Henry Persons, Roscoe Slagle, Thos. Tate. **Andalusia:** Hulin Adams, Wm. Hulgian, Martha Pryor, James Robinson (exec.). **Fairfield:** Geo. Boyd, Ike Mitchell, Anest Sarnopoulos (retired), Walter Steele. **Phenix City:** Berdie Dorsey. **Shemald:** James Dodson, Aaron Hirsch, Edward McGregor, Tommie Stanphill. **Talladega:** Bessie Hooper, Clarence Strength.

ARIZONA

Total Payments \$7,800,000
Rank in Payments 42nd
Rank in Population 38th
Payments per Capita \$11.87
Ratio to National Per Capita
Insurance Payment523

PHOENIX—\$1,865,000

Over \$24,787 paid in Industrial Claims
Harold Atkinson, Frank Bachman, Vernon Bell (civil engr.), Ernest Brandenburg, Calborn Bumgardner, Rev. Sanford Bussell, Truman Collins, Darrell Cox, K. Cromer, Lewis Diller, James Drane, Donald Elliott, Benjamin Funk (merchant), James Gow, Henry Grimshaw (undertaker), D. Harbison, Wm. Hawkins, Geo. Horst, Francis Joehd, Frank Jordan, Michael Lesiow, Edward Lewis, Russell Matthews, Luther McDonald, Harvey McVay, Joseph Metz, Floros Mitchell, Samuel Murphy, Meyer Oberman, Clyde Ogborn, Wm. Pearlstein, Dr. Harvey Ramsey, Virgil Richey, Chas. Riglesberger, Dale Rogers, Wm. Rohrbacher, Forrest Rupe, Carl Schumer, Clarence Smith, Glenn Smith, Evert Strand, Frank Tracy, Wm. Voll, Wm. Weston, Sam Westwood, Kenneth Wible, Marion Williams, Regina Wingfield, Edna Wood.

TUCSON—\$1,310,000

Over \$11,790 paid in Industrial Claims
Lindley Allen, Hugh Ballinger, Robert Bogle, Wm. Boyd, Thure Carlberg, Victoria Cooper, Frank Day, Birney Dufur, Geo. Fisher, Chas. Freeman, Jr., Leo Groves, Chas. Hackett, Cyril Hanley, Wm. Hartshorn, Ernest Hatfield, Hyman Heath, Frank Howe, Harold Huhn, John Jamieson, James Johnson, Robert Keller (druggist), Wm. Lovering, Andrew Lustig, Frank Michel, Will Murdoch, Enola Parker, Geo. Parker, Kenneth Porter, Otis Petty, Willard Snapp, Walter Thies.

OTHER ARIZONA TOWNS—\$715,000

(Partial List)
Douglas: James Billings. **Flagstaff:** Thos. Couch, James Kearney. **Mesa:** Frampton Grigg, Roland Helmer, John Owens. **Nogales:** Anna Ackley, Elbert Cummings, Anna Kimberley. **Prescott:** Elizabeth Askins, Joseph Caro. **Yuma:** Maurice Hackett (bank exec.), Claude McCoy, Ange Pancrazi.

ARKANSAS

Total Payments \$14,900,000
Rank in Payments 37th
Rank in Population 30th
Payments per Capita \$7.83
Ratio to National Per Capita
Insurance Payment345

LITTLE ROCK—\$110,000

Edward Browne, Dan Dunkin, Dr. Carlos Stevens.

EL DORADO—\$295,000

Over \$18,319 paid in Industrial Claims
Wm. Blackledge, Richard Crowder, Wilber Farley, Chas. Fuller, Norman Hall, Belle Morgan, Harrison Robinson, Chas. Rumph, Chas. Wilch.

FORT SMITH—\$325,000

Over \$30,467 paid in Industrial Claims
Josiah Foster (grocer), Wm. Hunt.

Raymond Lambert, Asa Langford, Pauline Mueller, Sarah Nulph, Carl Perryman, Ernest Pogue, Virgie Skelton, Herbert Stroud, Barney Sugarman, Elmer Taylor, Lloyd Wilmans, James Wright.

HELENA—\$30,000

Harry Gonia, James McNew, Edgar Pipkin, Frank Tate, Lucian Webster.

HOT SPRINGS—\$315,000

Dr. Floyd Clardy, LeRoy Conte, Levi DeBord, Wilber Demby, John Spurlin, Dr. Ralph Voigt.

JONESBORO—\$250,000

Over \$63,761 paid in Industrial Claims
Gordon Ferguson, Dr. Herbert McAdams, Aaron Patton (atty.), Albert Weems.

LITTLE ROCK—\$3,615,000

Life insurance payments were \$41.06 per capita and averaged \$161 per family in the city.

Over \$47,966 paid in Industrial Claims
Dallas Barkley, Chas. Beall, Frederick Berg, Geo. Burden, Horrace Cameron, Wm. Connerley, Marshall Courtney, Wm. Darby, John Davis (pres. Dixie Culvert Mfg. Co.), Herman Denis, Cornell Gaylor, Frank Goodrum, Chas. Gossom, Joseph Herbert, Wm. Hoke, Thos. Howland, James Hutton, Wm. Hutton, Patrick Kelly, Garth Killough, Riley Lane, Brunck Lewis, David McClurg (life ins. co. exec.), Edgar Moss (atty.), Chas. Nissen, Dr. Mahlon Ogden,

D. Patterson, John Pipkin, Louis Priest, Dr. John Proctor, Thos. Pryor, Clarence Randall, Theo. Sanders (architect), Joseph Schaert (pres. Ark. Carpet & Furniture Co.), James Scroggin, John Self, Warren Shepp, Frank Shumard, Sarah Stafford, Elbert Stewart, Henry Terry (dairy product), Abbie Thomas, Roy Thompson, Ward Timmons, Wm. Tucker, Rev. Rex Wilkes, Wm. Wirtz.

NORTH LITTLE ROCK—\$205,000

Laura Carson, Ben Cuneo, Mary Greening, Chas. Hart, Wm. Jolly, Ruth Randle, Jesse Rowland, Edward Wilcox.

PINE BLUFF—\$490,000

Sam Allan, Jules Borresen, Joe Chambers, Neil Imon, Mattie Moore, Earle Phillips, Jufe Poe, James Rice, Bertha Robisch, Mamie Ross, Wm. Wall (acct.).

TEXARKANA—\$160,000

Pleas Nipper, Thos. Raggio, Jessie Robinson, Lawrence Warmack.

OTHER ARKANSAS TOWNS—\$1,100,000

Arkadelphia: Orabelle Carlisle, Clifford Runyan, Clarence Stanford. **Batesville:** Philip Blond, Wm. Hickerson, Mattie Travis. **Camden:** Katie Doyle, Minnie Haynes, Janet Hughes. **Fayetteville:** Homer Christman, Claude Couch, Ivan Guisinger (retired), Carl Mashburn. **Forrest City:** Silvine Sweet, Geo. Turk. **Hope:**

CALIFORNIA

Total Payments \$179,600,000
Rank in Payments 5th
Rank in Population 3rd
Payments per Capita \$18.20
Ratio to National Per Capita
Insurance Payment803

Eldridge Greening. **Paragould:** Caldonie Bowlin, Emma Lowler.

ALAMEDA—\$845,000

Kenneth Albert, Robert Cato, Martin Cullen, Walter Cundall, Geo. Johnson, Wallace Maurer, Edward Powell, Peter Rock, Fred Sengenberger.

ALHAMBRA—\$710,000

Richard Farrell (architect), Alexander Grant, Louis Hirsch, Lyman Kyle, Sven Lindquist, Robert McNair, John Morgan, Vern Morgan, Geo. Natterman, Benson Pelton, Fred Statham, Wm. Willis.

BAKERSFIELD—\$615,000

James Bilbao, Eva Blakely, Carl Boon, James Culp, James Goodwin, John Hall, Alfred Harrell, Joseph Haupt, James

Southland Life now offers ACCIDENT, HEALTH AND HOSPITALIZATION COVERAGE... IN ADDITION TO LIFE INSURANCE

... Complete Personal Protection Plans
available through ...

◆ Life Insurance for all situations.

... New 20 Year Term Rider.

... New Family Income Rider.

◆ JUVENILE INSURANCE WITH FULL
COVERAGE AT AGE 1.

◆ ACCIDENT INSURANCE.

◆ HEALTH INSURANCE.

◆ HOSPITALIZATION INSURANCE.

Complete Brokerage Facilities

Southland Life
INSURANCE CO. OF TEXAS

W. C. McCORD, President

Home Office: DALLAS

SERVICE SINCE 1908

Hendricks, Ladislav Lane, Preston Price, Chas. Roberts, Chilson Sanford, Lewis Smith, Jr., Louis Taylor, Harvey Wright.

BERKELEY—\$3,435,000

Alfred Anderson, Esther Anderson, Geo. Anderson, Zay Barber, Chas. Bennett, Leland Case, Dr. Homer Crane, Katherine Dunlap, Willard Ellis (banker), Lee Fluharty, Chas. Hammons, Geo. Heiser, Sr., Paul Hibbard, Hayle Hoffman, Lawson Ivy, Wallace Kelly, Ethel Kirby, S. Kyle, Albert Keck, Wm. Mackie, Arthur Paolini, Thos. Powell, Lulu Snell, Edwin Stocking, Kyle Thompson, Bertha Underwood, Ruth Utter, Geo. West.

BEVERLY HILLS—\$2,190,000

Over \$12,666 paid in Industrial Claims
Thos. Akin, Gerald Ayers, Edwin Brown, Louis Brown, Chas. Cronin, Arthur Englisch, Leland Ford, Jacob Green, Robert Holladay, Mary Judson, James Littlejohn, John Naylor, Rudolph Pauly (mfr.), Ben Tyre, Clarence Wendling, Albertus Willardson.

BURBANK—\$895,000

Beth Cain, Jacqueline Carney, John Cox, Tony Frank, Iva Hachiya, Wm. Lee, Grace McIntyre, Agnes Nelson, Geo. Reeves, Lilla Street, Willard Sullivan, Francis Wulfekehl.

FRESNO—\$2,950,000

Clayton Beebe, Marguerite DeRemer, Matthew Fernandes, Theo. Fisher, Carrie Formes, John Franchi, Benjamin Hotchkiss, Minas Jelladian, Vahan Kazarian, Lahazar Manolian, Betty Marderosian, Roy McCane, Edwin McCordle, David McKee, John Moore, Azad Chanesian, Greenwood Pannell, Mauro Pagnani, Ira Peterson, Martin Peterson, Earl Quinby, Albert Rose, Vernon Slover, Lee Spencer, Samuel Starbuck, Geo. Vagim, Antonio Vulgia, Fred Waggener, Edgar Wilkins, Sigurd Winblad, Karnig Yakilgian.

GLENDALE—\$2,885,000

Over \$44,646 paid in Industrial Claims
Leonard Arvig, Joseph Ashburn, Geo. Black, Albert Brenner, Beulah Caywood, Chas. Denham, John Gillespie, Geo. Hagge, Geo. Hales, Alto Haley, Chas. Hargreaves, Wm. Harris, Dewey Hildebrand, Thos. Hutton, Bryon Howells, Philip Howell, Frank Jay, Owen Johnson, Frederick Judson, John Millington, Robert

Patton, Elmer Pearson, Henry Prussing, Clarence Ramey, Weston Walker, Earl Ward, Wm. Ward, H. S. Webb, Benjamin Westenbarger.

HOLLYWOOD—\$2,145,000

Harry Barsam, Joseph Bradshaw, Julius Brett, Thos. Campbell, Clover Carlson, Richard Diamond, Ina Donahue, Hattie Etherton, Joseph Helper, Rev. John Jones, Luther Martin, Ernest McCully, Dr. Albert Nixon, Leon Pratt, Ralph Reynolds, Ephraim Sheats, Edward Stewart, John Tonkin, Chas. Velts, Daniel Walt, Rose Weber.

HUNTINGTON PARK—\$850,000

Over \$29,367 paid in Industrial Claims
Laurence Ames, John Baker, Florence Elder, Arthur Ferguson, James Hewick, Arthur Hewes, Wm. Logan, Samuel Mann (realtor), Robert McKay, Joseph Meler, Alexander Motherwell, Walter O'Brien, Adolph Schindel, James Stevenson, Guy Weaver, Harry Young.

LONG BEACH—\$6,990,000

Life insurance payments were \$29.00 per capita and averaged \$105 per family in the city.

Over \$47,822 paid in Industrial Claims
John Aston, Howard Benson, Vincent Brandom, Russell Bucksath, Richard Callahan, Geo. Cecil, Artie Cooper, James Coffman, Samuel Craiglow, Chas. Cohn, Ronald Cubista, Truman Dingley, Carroll Dobyns, Leon Eccles, Elwood Knaus, Chas. Gilbert, Keith Green, Carlton Griffith, Grant Halderman, Thos. Hughes, Philander Hatch, Tom Hughes, Chas. Hunnicutt, Carrie Hurst, Jennings Johnson, Oren Jones, Joseph Langford, John Marshall, Harley Mattox, Paul Maull, Edward McAdams, Chas. McClelland, Sam McDonald, Wm. McDowell, Malcolm McIntyre, Richard Merchant (realtor), Walter Merritt, Alan Montgomery, John Nolan, Wilfred Rathbun, Wm. Rembe, Chas. Smith, Harold Snyder, Claude Stroppe, Chas. Teach, Frank Thomas, Jr., Ruth Walker, Peter Wallinder, Geo. Winstead.

LOS ANGELES—\$49,480,000

Life insurance payments were \$27.50 per capita and averaged \$122 per family in the city.
Over \$264,532 paid in Industrial Claims
John Adam, Dennis Adams, Wolf

Adelman (exec.), Chas. Akin, Edward Alsmeyer, Wm. Amess, Karl Anderson, Frederick Ansell, Wm. Anthony, Henry Appell, Merton Archer (director of research), Arthur Armstrong (exec.), Elmer Ashcraft, Clarence Augur, Al-derson Austin, Albert Bader, Joseph Barlow, Ernest Baron, Wm. Bayz, Warren Benner, Jr., Arthur Bergeron, Geo. Bernhardt, Irvin Blohm (exec.), Louis Bock, Geo. Boles, Alberta Bonasoro, Clark Bonner, Carl Boyden, Marshall Boyle, Wm. Brennan, Clarence Brogan, David Brown, Delmar Brown, Geo. Brown, Clarence Burke, Dr. Montrose Burrows, Scott Campbell, Chas. Cares, Wm. Chadwick, Frank Chandler, Pete Ciabatti (retired), Chas. Clark, Jacob Cooper, Paul Cox, Wm. Cross (retired), Gordon Crowe (retired), John Curran, Dr. Chas. Davis, Dr. Walter Deering, Ellwood DeGarmo, James Delaney, Samuel Delaney, John Doane, C. Dobyns (radio station operator), Isidore Dockweiler (atty.), Hubert Dow, J. Dul-weber, Rees Easley, Martin Egan, Wm. Elfer, Roy Elledge, Chas. Evans, Chas. Evington.

Geo. Fasching, Morris Feldman, Walter Foley, John Foster, Van Foster, Albert Frank, John Franklin, Robert Furman, Fred George, John Germann, Arthur Gifford, Arthur Goddard, Byron Goldoft, Oliver Green, Vincent Greene, Raymond Haight, Aubrey Hall, Clifford Hall, Frank Hanford, Carter Harman, Harold Harvey, Robert Hines, Samuel Hoffenstein, Armando Holguin, Milo Hoppe, Wm. Hoppe, Geo. Hull, Hobert Humes, Max Isermann, Melvin Jaloff, Phelps Jewett, Paul John-

son, A. Kadeck, James Kammerdiner, Thos. King, LaVar Kirk, James Knox, Joseph Kofsky, Geo. Lander, Lazarus Levin (dentist), Jacob Lince (realtor), Alexander Lillmann, Dr. Edward Lindquist, Walter Litesland, Arthur Lucier, Abraham Lurg, Romano Lyman, Wm. Martin, Geo. Mauser, Donald Meek (actor), Rose Mesecher, Chas. Mills, John Mitchell, Thos. Moody, Harold Moon, Chas. Moore, Frank Nagley, Geo. Nelson, Wm. Nelson, James Normanly, John O'Brien, Harry Otis, Jesse Padgett, VanCleave Parrott, Frances Penn, John Phelps, Chas. Pishon, Clyde Plummer, Martin Pollock, James Quigley, Lee Ramsey, Chas. Rankin, Wm. Ray (broker), Frederick Reinhold, Albert Richmond, Chas. Rine, Willard Robertson, Louis Robin, Leslie Robinson, Joseph Rosenthal, Rudy Schlank, Frederick Schmalle, Robert Schmid, Geo. Schmidt, Frank Schwind, Byron Seawright, Richard Seeley, Frederick Seymour, Milton Shedd, Wm. Shewell, Morris Siegel, Wm. Sinclair, Jacob Silberstein, Lewis Shipley, Karroll Smith, Percy Smith, Albert Soter, Cecile Sparks, Fred Sprague, John Steidl, Ernest Stiles, Norman Stone, Fred Stover, Richard Stotts, Sam Stulberg, Carlton Teater, Walter Taylor, Chas. Thatcher, Calvin Thomas, John Todd, John Tracy, Hudson Upham, Wm. Vaughn, Chas. Vient, Carl Vitagliano, Harry Wagers, Edward Warren, Joseph Watson, Cyrus Weaver, Sam Weide, Alphonse Weil, Fred Wenig, Emory Werlake, Mark Whiteamire, Alexander Whitehead, Merrill Whitmore, Arthur Wier, Bunyan Wilbanks, Ollie Williams, Samuel

Names in each town are only a partial list of claims paid during 1947.

"There's a PACIFIC MUTUAL Plan to meet every need"

Life (Participating and Non-Participating)—
with Immediate Disability

Complete Accident and Health — for Men,
Women and Children

Non-Occupational Accident

Family Group Hospitalization

Specialized Policies for Specific Needs

Juvenile

Retirement Plans and Annuities

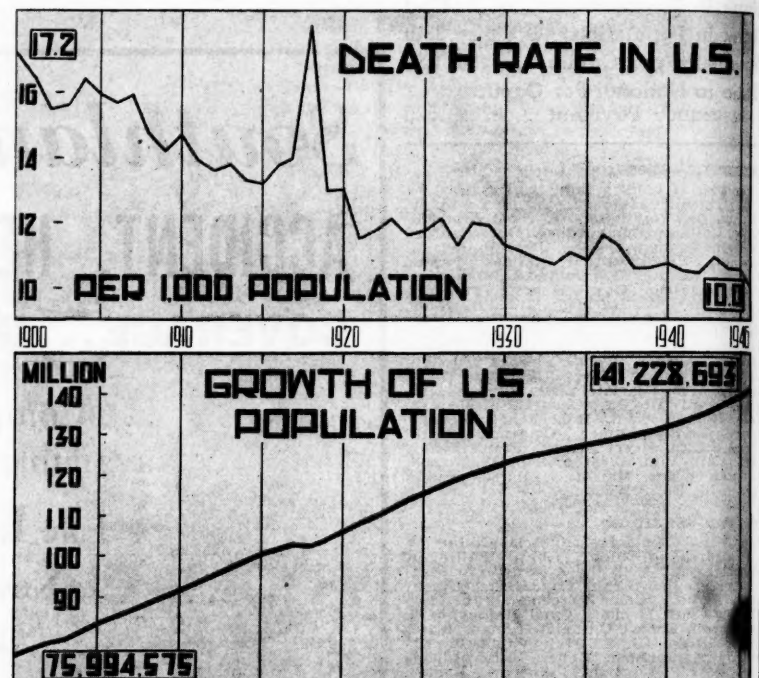
Complete Group Service . . . 25 or more lives

Employee Insurance . . . 10 to 25 lives

Pacific Mutual
LIFE INSURANCE COMPANY

HOME OFFICE: LOS ANGELES, CALIFORNIA

and
very important,
the
**NEW & UNUSUAL
SAVINGS PLAN**
A COMPLETE PACKAGE
OF ECONOMIC SECURITY



Mortality in the United States has shown a steadily downward trend since 1900 except for the year 1918 when the epidemic of influenza resulted in a total death rate of 18.1 per 1,000 population for that year. Because of the changing age composition of our population the decrease in death rates up to this time, due principally to the reduction in rates for communicable diseases, may in the future with an aging population be somewhat offset by an increase in death rates from cancer and diseases of the heart which are diseases characteristic of old age.

That there have been great achievements in the prevention of infant deaths is shown in the table which covers the period since 1915—national figures are not available prior to 1915.

INFANT MORTALITY RATES (DEATHS UNDER 1 YEAR PER 1,000 LIVE BIRTHS)

Year	Rate	Year	Rate	Year	Rate	Year	Rate
1915	99.9	1923	77.1	1931	61.6	1939	48.0
1916	101.0	1924	70.8	1932	57.6	1940	47.0
1917	93.8	1925	71.7	1933	58.1	1941	45.3
1918	100.9	1926	73.3	1934	60.1	1942	40.4
1919	86.6	1927	64.6	1935	55.7	1943	40.4
1920	85.8	1928	68.7	1936	57.1	1944	38.8
1921	75.6	1929	67.6	1937	54.4	1945	38.3
1922	76.2	1930	64.6	1938	51.0	1946	34.5

Although a decided betterment in overall death rates has taken place since 1900, despite the increased population, there has been a marked increase in rates from deaths due to heart disease which from 1930 jumped from 214.2 per 100,000 to 306.6 in 1946; also from cancer the death rate increased from 97.4 in 1930 to 128.6 in 1946. These are the only major causes of death showing a decided increase in death rates as well as increase in number of deaths. In recent years these two causes, characteristic of old age, resulted in 72.6% of all deaths from heart disease occurring at age 60 or later while 61.2% of all cancer deaths occurred at 60 or later.

Deaths occurring in the first year of life constituted 19.7% of all yearly deaths in the early 1900s; at present, while deaths in the first year are but 8.4% of the total, there are still slightly over 110,000 infant deaths each year.

Kammerdiner, James Knox, Jr. (realtor), Alard Lindquist, Lucier, Albert Wm. Martin (actor), Ross, John Mitchell, Chas. Moore, Wm. Nelson, Erien, Harry, Chas. Fishon, Alcock, James Rankin, Wm. Arnold, Albert, Robert, Joseph, Frederick, Geo. Schmidt, Wright, Richard, Milton Siegel, Wm. Lewis Shipley, Albert Sor, Prague, John Stone, Fred Stulberg, Taylor, Thomas, John, Vitasiano, Jren, Joseph, Weide, Al, Alamy, Wm. White, Wier, Wm. Samuel

Wilson, Glenn Winslow, John Winston, Jr. (realtor), Wm. Wolff, Dr. Chas. Wood, Elias Wood, Harry Wylie, Everett Young, Jacob Zelter, Henry Zimmerman.

OAKLAND—\$14,865,000

Life insurance payments were \$37.16 per capita and averaged \$130 per family in the city.

Over \$62,866 paid in Industrial Claims: Henry Allen, John Anderson, Reginald Bailey, Howard Barrows, Ellsworth Blair, Samuel Casad, Joseph Chester, Gideon Davis, Fannie DeVorin, Edward Donovan, Daniel Eddelman, Hubert Elliott, Wm. Ferster, John Fitzpatrick, John Foster, Earl Frates, Jessie Hill, Wilbur Hinkle, Eric Jacobson, Jesse Johnson, Jr., John Kearney, Wm. Keller, Wm. LaDuke, John Lane, Kenneth Lind, John Lucey, Minor Martin, Clarence McAllister, Walter Nelson, Rudolph Niedt, Thos. Pascoe, John Pellou, Wm. Pierce, Chas. Probst, Samuel Silva, Julius Sommer, Clifford Sorel, Alfred Velozo, Thyra Wickson, Chas. Wilcox, Wm. Wilson.

PALO ALTO—\$590,000

Hiram Effinger, Bertha Miller, Walter Nickel, Mathilda Puff, Ellis Wickersham.

PASADENA—\$7,590,000

Over \$11,654 paid in Industrial Claims: Edmund Alger, Arthur Allen, Edward Campbell, Fred Carr, Dr. Stephen Smith, Walter Dutton, Wm. Forestelle (agcy. mgr. Bankers Life, Ia.), Francoise Giacomone, Evan Hanes, Jr., Chas. Kelley, Howard Lesch, Allen Maxfield (investment), Peter Mootz, Chas. Price, Chas. Rhodes, Samuel Robinson, Chas. Shaw, Eva Standifer, Geo. Strebel, Frank Strickler, Newell Swann, John Winter, Oscar Woage, Elmer Wyman.

RICHMOND—\$915,000

Don Ausbrook, Adah Brooks, Lex Byers, John Corbett, Donald Ebert, Alva Huskins, Girlie Kline, John Miller, Ray Packard.

RIVERSIDE—\$720,000

Maxwell Bricknell, Geo. French, James Gamewell, Franklin Jones, Theo. Larson, Adam Lindsay, Gordon Mann,

Harvey Martin, Fred Orebaugh, Margaret Price, John Robinson, Edith Schneider, Byron Whitehead.

SACRAMENTO—\$6,260,000

Life insurance payments were \$52.16 per capita and averaged \$185 per family in the city.

Frank Atkinson, Louis Breuner, Chas. Cook, Harold Cook, Wm. Dixon, Roy Dorothy, Lester Fisher, Eugene Garrett, Veron Glaze, Vina Godding, Wm. Hansch, Wm. Henderson, Albert Hichborn, Benjamin Lancaster, Chas. Leong, Lloyd Lewis, Lewyn McCoy, Frank McDougal, Jess Riley, Leo Roman, Amanda Skinner, Raymond Spencer, Gaylord Spire, Allan Stewart, Herbert True, Sidney Watson, Andrew Willi, Lawrence Wilson, Sr., Chas. Wiseman.

SAN BERNARDINO—\$1,010,000

Over \$14,688 paid in Industrial Claims: Orval Briley, Frank Chandler, Frederic Chapin, John Claypool, Isadore Gelsin, Ray Green, Joseph Ferris, Sam Gabriel, Wm. Guthrie (atty.), Maurice Kach, Guy Montgomery, Wm. Ragsdale, Nimmo Thyson, Truman Vessey.

SAN DIEGO—\$9,165,000

Life insurance payments were \$25.31 per capita and averaged \$140 per family in the city.

Over \$23,622 paid in Industrial Claims: Winifred Allen, Wm. Bruce, Jr., Chas. Candy, Guilherme Carreid, Malcolm Carroll, Forest Clary, Emmett Cooper, Victor Doyle, Chas. Easterbrook (decorator), Cornello Elias, Leslie Everts, Lathrop Fiedling, Wm. Frisbey, Elven Gardner, Edgar Gott, Herbert Hoar, Stephen Hunt, Frederick Jarvis, Becky Jestus, Walter Jones, Chas. Kleist, Edward Kuebler, Dr. Lyder Laugeson, Albert Lawrence, Ebba Mack, Chas. Massey, Harry Meulen, Isabel Morrow, Lewis Paddock, Gordon Paul, Albert Radke, Walter Renwick, Frank Roe, Celestino Romero, Joseph Smith, Jr., Fredrick Smith, Louis Snow, Carl Staats, Isidore Starr, John Steuer, Harry Treuhaff, J. Walling, Earl Welch, Cecil Wilson.

SAN FRANCISCO—\$28,870,000

Life insurance payments were \$36.72

Names in each town are only a partial list of claims paid during 1947.

\$59,065,192.743 IN 20 YEARS

DEATH BENEFITS

23 237 668 580

SURRENDERS

14 147 735 524

DIVIDENDS

11 333 020 612

ENDOWMENTS

5 831 759 789

ANNUITIES

2 550 528 654

DISABILITY

1 964 479 584

Over sixty percent of the \$59,065,192.743 paid in the past 20 years went to living policyholders. These living benefits—\$35,827,524.163—consisted of matured endowments for 9.87%, disability payments 3.33%, surrender values 23.95%, annuity payments 4.32% and policy dividends 19.19%. Death benefits—\$23,237,668,580—were 39.34% of the total. The living benefits alone averaged \$4,907,880 per day throughout the time.

A Company of CAREER Underwriters



SKILLED through intensive study and fieldwork under CWSL's nationally-known "You, Inc." training plan!

COMPENSATED with attractive first year commissions and lifetime renewals, plus extra bonuses and awards!

ASSURED of the same financial freedom they offer their clients through CWSL's liberal Agent's Retirement Plan!

California-Western
States
Life
Insurance Company

HOME OFFICE

SACRAMENTO

California—Continued

per capita and average \$127 per family in the city.

Over \$58,377 paid in Industrial Claims

Dane Allen, Chas. Anderson, Geo. Arnold, Sall Auerbach, Richard Barnitz, John Bechtold, Arthur Beeman, Dr. Irvin Betts, Samuel Bolton, Carl Bopp, Chas. Borlo, Joseph Brick, Dr. Henry Brusco, John Burke, Latimer Callander, Irving Camp, D'Arcy Cashin, Dr. Harry Clay, Herman Coggins, Leo Cohn, Geo. Colan, Maurice Cusick, Stephen Derby, Wm. Dougherty, Thos. Fassett, Grove Fink, Harry Fox, Geo. Galinsky, Albert Giampolini, Ervond Hagopian, Sidmud Harband, John Harden, Emil Hasert, Clair Henyon, Arthur Hill (mgr. State Life of Ind.), Jacob Honig, Leon Hottel, James Irvine (capitalist), Alton Jackson, Francis Kelly, Louis Krieger, Herman Lawson, Albert Lean, Leon Livingston, Andrew Logie, Thos. Magee, Harold Mannes, John Martin, Justin McCarthy, Archie McGuinness (dentist), James Merrifield, Compton Millarr (dentist), John Miller, Benjamin Murphy.

Geo. Oberg, Rev. Thos. Orwell, Wilbur Owensby, John Reardon, Wm. Ross, Bert Rusdahl, Thos. Ryan, Donald Sanger, Richard Satterlee, Robert Schneider, Margaret Schulze, Lewis Seifrin Josie Sheehan, Gertrude Sherman, Fred Sick, Frederick Silva, Thos. Smyth, Edgar Sparks, Morton Spitzer, Chas. Stearns, Clarence Stenau, Henry Stirm (retired), Geo. Swarthout, John Sweeney, Wm. Symon, Melvin Totten, Frank Towne, John Trainor, Harry Tuckey, Geo. Velsotsky, Anthony Vincent, Joseph Walsh, Joseph Watson, Arthur Weaver, Lyndon Whitaker, Walter Worth.

SAN JOSE—\$2,135,000

Howard Alton, Manuel Amaral, Dewees Craig, Louis Doerr, James Evans, Roy Farley, Thos. Fowler, Anthony Francis, Oney Graves, Dale Holland, Russell Iserman, John Lester (retired), Bessie Lock, Martin Martinelli, Roy Nylm, John Oberdorf, Wm. Parr, Anthony Peters, Ernest Ruh, Augustus Soenhet, Alfonso Sunseri, Salvatore Taormina, James Tiscornia, Ezra York.

SANTA ANA—\$695,000

Amos Bartine, Marlin Cone, Giles Cook, Richard Cribaro, Orvel Daugherty, Edmond Freshour, Clarence Glass, Otmarr Kascht, Lars Larsen, Wm. MacMurray, John McCormac, Wm. Patterson, Herbert Rankin, Samuel Schultz, Wesley Taylor, Andrew Teague, Elmer Toney, Sheldon Wheeler.

SANTA BARBARA—\$1,270,000

Ellsworth Bates, Theo. Dalzell (corp. exec.), Stanley Dyson, Wm. Plan-

nery, Joseph Free, Percy Izant, John McCarthy (treas. Tucker Shops), Willard Peterson, John Roady, Samuel Robinson, Friedrich Schlange, Chas. Temple, Chas. Tomlinson.

SANTA MONICA—\$1,685,000

Joseph Barry, Louis Blasdel, Clarence Bradford, Hanson Campbell, Dr. Lawrence Davidson, Beatrice Edgomb, Henry Enbelbrecht, Geo. Goldie, Chester Hathaway, Jeanne Hopkins, Geo. Kingdon, Alfred Maule, Eugene Sullivan, Herbert Wilson, Nolon Zinn.

STOCKTON—\$1,630,000

Chas. Anson, Frank Best, Clarence Coggin, A. Cohn, Sidney Estrin, Martin Halley, Elizabeth Maleville, Fred Mathues, Anna McGavran, Wm. Remonda, August Rossi, Bert Solari (retired), Leven Stith, David Thornton.

VALLEJO—\$275,000

Joseph Almodover, Antoinette Balentine, Geo. Barr, Carroll Campbell, Lester Craddock, Wm. Fetter, Jalmar Koski, Francis Langan, Paul Lawrence, John Maddon, Joseph Rodrick, John Wilson

OTHER CALIFORNIA TOWNS—\$5,130,000

(Partial List)

Burlingame: Dr. Jay Clinite, Wm. Greenman, Clyde Reid (realtor), James Whiteside. **Compton:** Maul Bates, Edwin Donovan, Arthur Littman, Pharo Philp. **Eureka:** Fred Barnum, Lester Mooneyham, Howard Noyes, Edward Quill (genl. mgr. hdw. store). **Fullerton:** Dorothy Bausman, Ray Dodson, Orlo Miller. **Ingleswood:** Lewis Adams, Wm. Bewig, Warner Bryant, Jack Todd. **Modesto:** Antonio Fonticelli, Bernhard Friedrich, Ralph Prestidge, Geo. Walker. **Monrovia:** Ira Doty, Malcolm McGuckin, Glenn VanFleet. **Piedmont:** Everett Brown (retired), Miriam Laird, Laurence Wyman. **Pomona:** Cyrus Carpenter, Jr., Robert Coutney, Franklin Hansen, Farel Smith. **Redlands:** Gerald Bordine, Estelle Case, Chas. Hann. **Salinas:** Clarence Carlisle, Walter Corp, Max Freeman, J. Reid. **San Gabriel:** Harvey Field, Howard Holmes, Alva McMahan, Edward VonTacky. **San Mateo:** Thos. Bennett, Clarence Corson, Jacob Fendrick, David Wisnom. **Santa Cruz:** Chandler Chase (undertaker), Maylon Kerrik (laundry mgr.), Bert Negus, Adolph Nittler. **Whittier:** James Campbell, Wm. Crowe, Harvey Rife, Bert Southwick.

BOULDER—\$245,000

Frank Allen, Geo. Anderson, Arthur Bivans, Theron Hubbell, Ira Lumry, Louis Marshall, Donna Matschullat, John Mills, Ira Orndorff, Robert Pack, Harvey Platts (retired), Claude Wilson, Jr., Kenneth Wilson.

COLORADO

Total Payments \$25,900,000
Rank in Payments 32nd
Rank in Population 34th
Payments per Capita \$22.35
Ratio to National Per Capita Insurance Payment986

COLORADO SPRINGS—\$1,095,000

Staten Ashby, Frank Brown, Robert Cannon, Frank Cotten, Ralph Crawford, Jesse Hufbauer, Kent Johnson, Fred Kloefer, Erik Lindberg, Ray Mahan, Clyde McKinley, Pauline Penney, Cypel Schlessinger, Enoch Spicer, Ernest Taber, Eugene Terwilliger, Allie Voine.

DENVER—\$12,370,000

Life insurance payments were \$38.41 per capita and averaged \$145 per family in the city.

David Alders, Perry Aldrich, Marion Alverson, James Anderson, Josef Andrasik, Wm. Archibald, Walter Arnold, Nell Auger, A. Barnes (atty.) Clinton Bassett, Edith Bauman, Robert Black (retired), Lewis Brown (dentist), Walter Brown, Earl Bryant, Wilbur Buhler, Karl Burkett, John Calkins, Harry Clark, Paul Connor, Phillip Cushman, Dale Deane, Herman Doyle, Verne Ellis, Albert Farrington, Harvey Fremming, Chas. Friend, John Gallagher, Walter Garrett, Meritz Goldman, Alvin Gordon, John Graham, Adam Griesemer, Clarence Hagie, Robert Hamblin, Douglas Hill, Sarah Hill, Robert Houtman, Geo. Howe, John Hurianek, Bert Kelly, David Kingsbury, Lee Krug, Clarence Lewis, Addison Manning (atty.), Dr. Elmer McKeown, Cecil McLellan, Bernard Melody, Chas. Miller, Earl Morgan, Clinton Mott, Frederick Nelson, John Nunn, Gustaf Peterson, LeRoy Phillips, Silas Pierson, Bertie Polkinghorne.

Lucille Randolph, Adolph Reither (owner Reither Construction Co.), Geo. Rice, Carl Richman, Geo. Robertson, Joseph Ross, Geo. Salslin, Blanche Shelton, Harold Smith, Dorothy Spencer, Ross Spencer, Leonard Staats, Henry Stein, Wesley Stone, Patrick Sullivan, Benjamin Sweet, Wm. Thorney, Joseph Tillotson, Frederick Tracy, Howard Tweed, Harvey Vernon, Ray Wallace, Clarence Wampler, Carl Ward, Frank Watson, Jesse Weaver, David Williams, Robert Wilson, Paul Withrow, Geo. Wolf, Otto Wolff, Chas. Woodard, Ralph Wyckoff.

FORT COLLINS—\$260,000

Horace Balmer (undertaker), John Cameron, Ernest Dake, Ruby Johnson, John Lahring, Roy Maxwell, Chas. Ritter.

GRAND JUNCTION—\$210,000

Rudolph Budin, Phyllis Campbell, Joseph Cour, Bert Logsdon, Ilo Pifer, Virgil Tuttle.

GREELEY—\$295,000

Kenneth Johnson (dist. agt.), Henry Martin, Homer Ricketts, Geo. Sear, Joseph Staska, Floyd Tate, Henry Willman.

PUEBLO—\$880,000

Anna Anzick, Wm. Bergemann, Alta Brodner, Lawrence Broyles, James Carpenter, Richard Clee, Chas. Cox, Joseph Gottfred, Geo. Hoff, Glenn Jones, Roy Larson, Edgar Lee, Chas. McCampbell, Joseph McCarthy, Sr., Thos. McCready, Zerald Oviatt, Homer Patterson, Floyd Powell, Jesse Rugg, Frank Seitz, Madison Walters, Earl Wolfe, Olive Wright.

TEJANIDAD—\$90,000

Paul Chenoweth, Wm. Hall, Laren Jamison, John Nolan, Isaac Shay (merchant), Mary Trout.

OTHER COLORADO TOWNS—\$945,000

(Partial List)

Alamosa: Gloria Bustos, Robert Sellers. **Canon City:** John DeFries, Wm. Esser, Guy Hardy, James Sterling. **Durango:** Robert Clements, Chas. Collins, Herbert Maxwell, Leo McLaughlin. **Englewood:** Ernest Barnhart, Joseph Fahey, Niels Nielson, Elton Wright, Jr. **Junta:** Dorothy Admire, Katie Coyne, Robert Hyde, Chas. Sloat. **Longmont:** Harry Busley, David Dobbins, Glen Leforge, Roy Pearce. **Sterling:** Robert Hamil, John Redmond (atty.), Wm. Stuck.

CONNECTICUT

Total Payments \$79,100,000
Rank in Payments 12th
Rank in Population 27th
Payments per Capita \$39.15
Ratio to National Per Capita Insurance Payment 1.727

BRIDGEPORT—\$7,265,000

Life insurance payments were \$45.40 per capita and averaged \$187 per family in the city.

Over \$232,259 paid in Industrial Claims
Rose Ehl, Geo. Eohn, Catherine Brady, Wm. Buckley, Ellen Clark, Matilda Fanning, Gizello Galley, Edward Gilligan, Jacob Greenwald (merchant), Geneva Horvath, John Kennedy, Clara Kerekes, Annie Kish, Max Kline (merchant), Eva Kulka, Maria Padlovics, Peter Plesce, Anna Polke, Julia Poltz, Martin Rottman (prop. Fairfield Co. News Co.), Joseph Rubenstein, Dr. Harold Schwartz, Mary Shanley, Howard Silliman, Mary Sullivan, Michael Warholak.

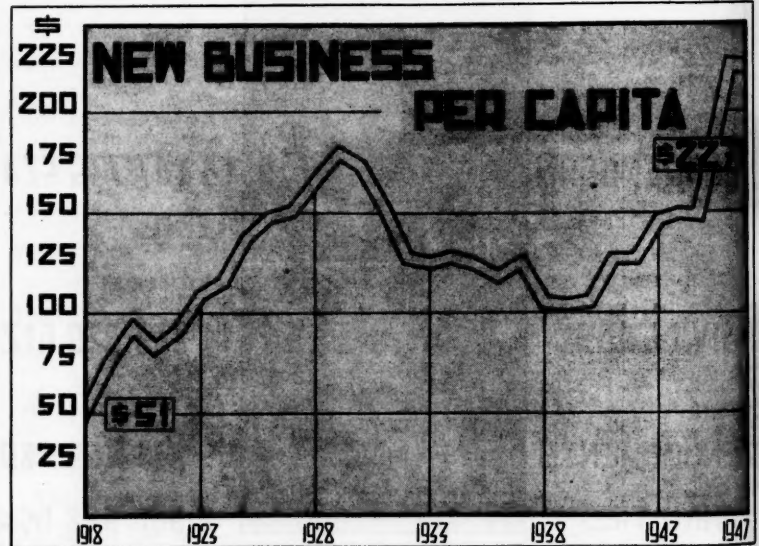
DANBURY—\$630,000

Mary Gildea, Asher Papish, Thos. Leahy, Agnes McDonald.

HARTFORD—\$11,240,000

Life insurance payments were \$59.15 per capita and averaged \$250 per family in the city.
Over \$169,718 paid in Industrial Claims

Names in each town are only a partial list of claims paid during 1947.



The amount of new insurance written in the United States, on a per capita basis, was \$227 in 1947; although the total written was larger than the year before the increase in population brought the per capita down \$1 from \$228 in 1946. The per capita written in 1918 was \$51, today's figure is 345% higher although population has increased 41,500,000 since then.

Many of the state figures were higher than the national per capita of \$227, among them were: California with \$244, Illinois with \$293, Michigan \$309, New York \$308, Ohio \$309 and Pennsylvania \$274. The per capita for these six states as a whole was \$288.



NOW over \$115,000,000.00
insurance in force
The CAPITOL LIFE
INSURANCE COMPANY

Clarence J. Daly, President
Harold B. Wendell, Director of Agencies
Home Office: Denver, Colo.

Connecticut—Continued

Wm. Alberts, Saverio DeCorleto, Geo. Galtcomb, Kurt Hamburger, Edward Kelly, Harold Kohn, Harry Krub, Hans Lauritsen, Francis Loneragan, Kostany Lauritsen, Frank Netchow, Oscar Rudy, Harry Shapiro, Harry Wells, Wm. Williams.

NEW BRITAIN—\$4,140,000

Over \$67,580 paid in Industrial Claims
Albert Liman, John Marro, Arthur Weller.

NEW HAVEN—\$10,310,000

Life insurance payments were \$58.91 per capita and averaged \$248 per family in the city.

Over \$211,230 paid in Industrial Claims
L. Balfour, Wm. Barry, Wm. Calamita, Geo. Evans, Frederick Fischer, Adolph Gladstone, Carl Gruener, Wm. Hatter, Peter Joyce, Joseph Kacergis, Stephen Martling, Della Moore, Isadore Oppen, Victor Schmidt, Frank Shanley, Moniam Shotanof, Jennie Silverberg, Emma Skilling, Henry Stowell, Minnie VanBuren, Simon Weiner, Geo. Wieser, Clarence Willard (publicity).

NEW LONDON—\$1,360,000

Over \$70,350 paid in Industrial Claims
LeRoy Darr, Nathan Lubow, Frank McGuire (atty.).

TORRINGTON—\$510,000

Over \$61,209 paid in Industrial Claims
Zygmunt Manheimer, John Murray, Chester Stickels.

WATERBURY—\$6,615,000

Life insurance payments were \$52.82 per capita and averaged \$241 per family in the city.

Over \$201,330 paid in Industrial Claims
Wm. Crennan (internal revenue agt.), Walter Dziejynski, Lottie Pettit-jean, Howard May, Vincent Staselunas.

WEST HARTFORD—\$2,955,000

Archibald Bagshawe, Harold Bowman (bookkeeper), Lewis Knapp (mgr. light co.), Francis Wheeler, Warner Witherell.

OTHER CONNECTICUT TOWNS—\$20,680,000

(Partial List)
Ansonia: Over \$91,391 paid in In-

dustrial Claims. Berlin: John Sidowski, Bethel: Eugene Stone, Bloomfield: Andreas Christensen, Bristol: Clarence Carlson, Darien: Jacob Muth, East Hartford: Frank Balf, Andrew Dolan, Leo Sorokin, East Haven: Chas. Benedict, John Jantzen, East River: H. Hotchkiss, Elmwood: James Jones, Greenwich: Lucius Boomer (exec.), Hamden: Nicholas Larkin, Arthur Murphy, Dr. Alexander Winkler, Jewett City: Dollard Blair, Killingly: Arndt Bretschneider, Litchfield: Peter Ackerman, Herman Balthazar, Manchester: Daniel Kohl, Edward Segar, Meriden: Oakley Ploof, Isaac Shapiro; Over \$77,447 paid in Industrial Claims. Middletown: Walter Bradley, Milford: Lester Lockwood (dentist), Mt. Carmel: William Ludwick, Mystic: Frank Essam.

Naugatuck: Fred Stahl, Newtown: James Cooper, North Haven: Harry Landon, Norwalk: James Collins, Norwich: Joseph Hogerty, Rocky Hill: Dan Diana, Rowayton: Alberta Burton, Saugatuck: Edgar Munger, Seymour: John Bowers, Mary Stuart, South Glastonbury: William Pfau, Southington: Frank Haupt, South Norwalk: Erysebet Mayor; Over \$67,482 paid in Industrial Claims. Stamford: Lucile Hall, Aaron Smith (exec.); Over \$79,140 paid in Industrial Claims. Stratford: Margaret Bolnosky, Ernest Lindgren, Suffield: Anthony Wojcieszuk, Wallingford: Barbara Kiss, Warrenville: Robert Balch, West Haven: Nikoloi Wojciechowski, Westport: Louis Kernstock, Wethersfield: Louis Sherman, Henry Stempa, Wilson: Henry Lebell, Winsted: John Cronnelly, Victor Morgan, Frederick Newman, Woodbridge: Philip Coffin, Woodmont: Walter Raeder.

DELAWARE

Total Payments \$11,600,000
Rank in Payments 39th
Rank in Population 47th
Payments per Capita \$39.59
Ratio to National Per Capita Insurance Payment 1.747

DOVER—\$310,000

Over \$22,911 paid in Industrial Claims
Herdman Beckley, Arthur Kephart, Wm. Roe.

WILMINGTON—\$7,340,000

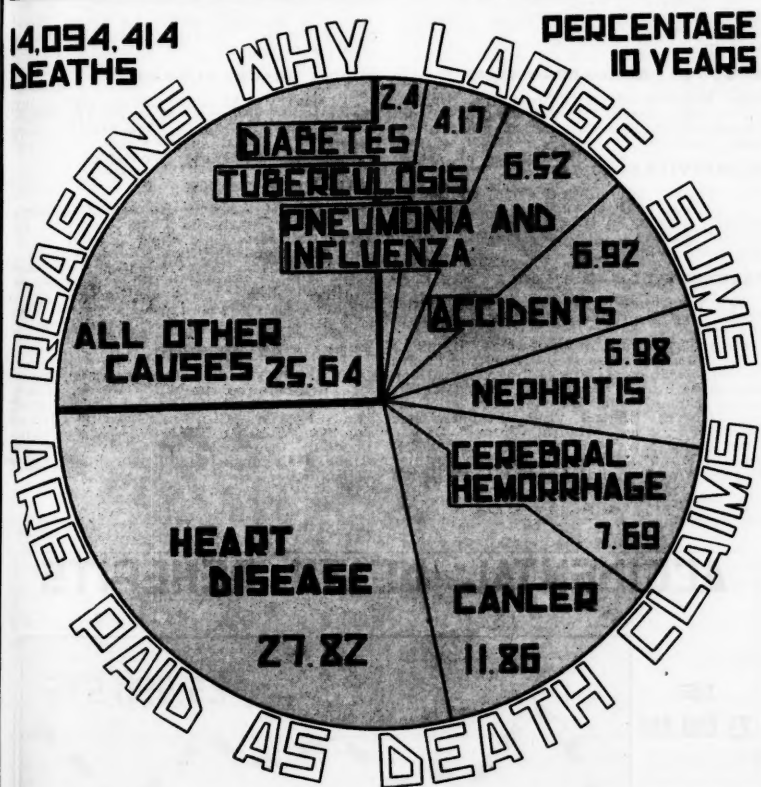
Life insurance payments were \$61.16 per capita and averaged \$252 per family in the city.

Over \$103,993 paid in Industrial Claims
Dr. Harold Blauvelt, Thos. Cappeau, Abraham Cohen, Joseph Green, John Horisk, Wm. Houston, Wm. Hudson, Donald Long, Robert McClellan (asst. mgr.), Morris Fizzor, Hyman Reiver, Geo. Roberts, Mary Voshell.

OTHER DELAWARE TOWNS—\$1,225,000

(Partial List)
Bethel: Morris Charles, Bridgeville: Howard Hardesty, Philip Layton, Cheboid: John Thompson, Elmhurst: Kline Hemphing, Georgetown: William Marker, Mockessin: Frank McVaugh.

Names in each town are only a partial list of claims paid during 1947.



The 10,482,185 deaths from the eight causes shown in the chart were 74.36% of the 14,094,414 U.S. deaths in ten years. Heart disease and cancer continue to predominate as principal causes; the number of deaths from these two as well as their death rates are still rising. At present these diseases alone are the reasons for over 50% of the total amounts paid out by life insurance companies as death claims, and account for a higher percentage in number of claims paid.

10,482,185 OF THE TOTAL 14,094,414 DEATHS IN TEN YEARS

	Heart Disease	Cancer	Cerebral Hemorrhage	Nephritis	Accidents
1937	346,410	151,157	111,753	106,879	105,348
1938	350,138	155,568	111,567	104,368	93,992
1939	360,634	160,395	101,259	108,512	92,623
1940	385,191	164,906	105,210	107,351	96,885
1941	386,141	166,225	103,382	99,954	101,513
1942	394,915	169,484	105,391	96,907	95,889
1943	426,391	173,369	111,472	99,267	99,038
1944	418,062	171,171	108,951	91,687	95,237
1945	424,328	177,464	113,729	88,078	95,918
1946	428,942	181,346	111,000	81,169	99,599
1947	3,921,152	1,671,085	1,083,714	984,172	976,042

	Pneumonia and Influenza	Tuberculosis	Diabetes	Pneumonia and Influenza	Tuberculosis	Diabetes
1937	148,019	69,324	30,587	90,115	57,005	36,314
1938	104,379	63,735	31,037	81,804	54,731	34,948
1939	99,076	61,609	33,395	68,386	52,916	35,160
1940	92,563	60,428	35,015	64,505	52,087	34,577
1941	84,982	59,251	33,879			
1942	84,532	57,690	33,971	918,361	588,776	338,883

Four-Star Hit!

These success stories of four of our stars, written by them, have made a hit with insurance men everywhere, as indicated by their requests for available general agencies. Read them for inspiration—and action! (We have many more like them.)

- ★ "I now own a hotel, a bus line and a thirty thousand dollar home—the Illinois Bankers Life Assurance Co. has been the foundation of my prosperity."—B. K. (Illinois)*.
- ★ "Your Miracle Letter is truly a miracle. \$2,163.32 premium on one recent Miracle Lead. My agency flourishing—built on Miracle Leads without my having previous insurance experience."—R. N. (Iowa)*.
- ★ "During my first forty days with the Illinois Bankers Life Assurance Company I have written more business personally than I did the entire twelve months previously, elsewhere. This was done through the use of your copyrighted Miracle Letter system, WHICH WAS THE MAIN REASON I MADE A CONTRACT WITH YOU."—T. M. T. (Illinois)*.
- ★ "Our \$3,018,890 business last year was built around the Miracle Letter, Complete Coverage Package, Bread and Butter, and Horse and Buggy sales plans of Illinois Bankers Life Assurance Company."—F. A. (Ohio)*.

You, Too, May Reach STARDOM

In "The Happiest Insurance Family in America"

Since our expansion program started recently, we have entered into contracts with some very high grade men. They are still available, however, very desirable territories for general agencies.

If you are a star, or have the makings of one, and seek financial independence, it will pay you to turn about our money-making proposition for permanence. You may be missing much until you do! Write us immediately for our intriguing plan and territories still open. All correspondence confidential!

*Names furnished on request.

HUGH D. HART, Vice-President and Director of Agencies

Illinois Bankers Life Assurance Co.
Monmouth, Illinois

"THE HAPPIEST INSURANCE FAMILY IN AMERICA"

Delaware—Continued

Houston: Maurice Dolbow. **Kirkwood:** John McDowell. **Laurel:** Harold Cordey, Clarence Mitchell, Wm. Osborn, Emory Phillips. **Marshallton:** Walter Mose. **Midletown:** Elwood Banning, Julian Ford. **Milford:** Arthur Sockrider. **Milton:** Everett Campbell, Wm. Reed. **Newark:** Joseph Cichiny. **Newport:** Isabella Berry. **Seaford:** Norval Pepper.

DISTRICT OF COLUMBIA

Total Payments \$32,800,000
Rank in Payments 26th
Rank in Population 36th
Payments per Capita \$38.09
Ratio to National Per Capita Insurance Payment 1.681

WASHINGTON—\$32,800,000

Life insurance payments were \$38.09 per capita and averaged \$253 per family in the city.
Over \$262,855 paid in Industrial claims.
Mary Adair, Joseph Adams, James Anderson, Richard Andree, Darrell Aub,

Henry Avers, Chas. Back, David Baer, Robert Bailey, Edgar Baker, Hubert Baker, Henri Bales (exec.), Robert Bamberg, Wm. Barron, Jr., Elizabeth Bean, Ruth Bechen, John Bekan, Jr., Harry Bennett, Clarence Birch, Luther Birchfield, James Blackstone (florist), Paul Blair, Samuel Bluestone (retired), Agnes Blume, Emil Boerner, Samuel Bolling, Henry Bond, James Bonebroke, Geo. Booker, Royall Bradbury, Claudius Brashier, Dr. Henry Brown, Ward Buckles, Teresa Burke, Katherine Casley, James Chamberlain, Wm. Clark, Jack Collins, Milton Cox, Wm. Deibaugh (optometrist), John Dombeck, Chas. Duncan, Melville Eaton, Frederick Evans, Abraham Feinberg, Edward Finkelhor (merchandise mgr.), David Frazer (atty.), Merle Freeman (circulation mgr.), Verrick French, Joseph Galliher (lumber dealer), David Godwin, Simon Goldner (merchant), Harry Hall, H. Hall, (retired).

Myrtle Harmon, James Heldreth, Gorton Hinekey, Chester Hibbs, James Hoagland (metallurgist), Hilleary Hoskinson (banker), Benjamin Iden, Jr., Horace Ingram, Maurice Kafka (booking agent), Frank Kalinsky, Julius Karp, Fremont Keene, Ernest Knaebel (retired), Oscar Koppel (economic analyst), Mayer Lerner, Alvin Loverud (atty.), Herbert MacGeary, Annie Mayes, John McQueen, Walter Miller, Francis Millson, Isadore Minovitz (atty.), Wm. Murray (ins.), Benjamin Nyce, Lawrence O'Clery, Wyatt Orchard, Thos. Parsons (economist), Walker Peck, Eugene Pitcher, Roy Prince,

Henry Quinn (atty.), John Ray, Wm. Redding, Hugh Reilly, Jr. (pres. Hugh Reilly Co.), Chas. Rich, Alphonso Rogers, Frank Romer (writer), Ellsworth Rust (exec.), Elwin Saunders, John Sayre (exec.), Chas. Schneider (grocer), Chas. Sell, Chas. Smith, Jr., Edward Steagall, Sherry Stein, Hudson Upham, Jacob Veox, Max Vollberg (ins. agent), Murray Waters, Clara White, John Whiteside (retired), Wm. Wiener, John Wilkins, Sr. (pres. J. Wilkins Co.), Dr. Arthur Zinkham.

FLORIDA

Total Payments \$45,500,000
Rank in Payments 17th
Rank in Population 22nd
Payments per Capita \$19.00
Ratio to National Per Capita Insurance Payment838

CORAL GABLES—\$390,000

Over \$17,050 paid in Industrial Claims
Howard Anderson, Francis Grayson, Thos. Lee (lumber merchant), Henry McDonald, Paul McGarry (atty.).

DAYTONA BEACH—\$75,000
Over \$75,546 paid in Industrial Claims
Richard Atkins, Donald Campbell (roentgenologist), Washington Gaffney, Frank Pechin, Maurice Seed, Thos. Stevens.

FORT LAUDERDALE—\$635,000

Over \$1,622 paid in Industrial Claims
Amy Bates, Perry Bertschy, Sebastian Braddick, Geo. Norton, Eunice Peters, John Turner.

GAINESVILLE—\$315,000

Over \$73,270 paid in Industrial Claims
Chas. Abbott, James Blackwelder, Edgar Danids, Sr., Donald Dearing, Bettie Flowers, Theo. Hazell, Lucius Johnson.

JACKSONVILLE—\$8,575,000

Life insurance payments were \$34.30 per capita and averaged \$175 per family in the city.
Over \$209,729 paid in Industrial Claims
Lucy Adams, Geo. Albritton, John Aldridge, Albert Arians, John Avery, Leon Bamford, Annie Barrett, Chas. Bickley, Lucas Boone, Wm. Delcher, Ernest Denison, Norris Eleazer, Lee, Fisher, Geo. Gardner, James Gladin, James Green, John Harkreader, Bayless Haynes (exec.), Wm. Hemphill, John Hendricks, James Horne, Wm. Jordan, Edward L'Engle, John

Ligon, Robert Mancill, Jesse McIver, Byron Parker, Rosa Parker, Wm. Peeples, Wm. Porter, Lee Reddick, Fletcher Reynolds, Raleigh Reynolds, Sylvester Sapp, Lalla Thede, Annie Turner, Henry Wiesenfeld, Susie Wilkerson.

LAKELAND—\$410,000

Over \$77,701 paid in Industrial Claims
Herbert Drane, Edward Firkin, Alexander Henry, Hugh Houghton, Georgiana McKay, Frank Smith, Myron Smith, Albert Surles, Harley Thonton.

MIAMI—\$8,770,000

Life insurance payments were \$33.73 per capita and averaged \$93 per family in the city.
Over \$129,900 paid in Industrial Claims
Wilhelmina Albury, Isidor Bloch (acct.), Elmer Brugler, John Coleman, Wm. Corpey, Jesse Cabbage, Virginia Dougherty, Geo. Dunn, Henry Dynes, Douglas Elliott, Joseph Evans, Frances Faden, Meyer Feldman, John Fenn (exec.), D. Fox, Morris Gimbel, Elia Groger, Guy Haddock, Wm. Hampton, James Harper, Byron Harrison, Chas. Hauserman (exec.), Rafael Hernandez, Robert Horne, Edith James, John Kargis, Maude Keen, Walter Kieswetter, Lewis King (atty.), Sanford Kirkland, Geo. Landsman, Ernest Learish, Geo. Lewis, Jerry Lewis, Harold Lockwood, Murray Massel, Fred Mayer, Daniel Menasco, Carl Meyer, Raymond Morgan, Fred Powell, John Riach, Willard Riner, Marion Robinson, Alfred Schmidt, Louis Simon, Elmer Smith, Dr. Ivan Smith, Angeline Stadler, Lester Stahler, Ethel Stapp, Esther Tagrin, Theo. Worthman, Charleton Younts.

MIAMI BEACH—\$1,480,000

Harry Abrams, Wm. Browning, Emanuel Frohman, Frank Himelfarb, Fred Hoerger, James Hornstein, Mary Loynd, Chas. Massey, Frank Thedick, Louis Traxler, Daniel Weinstock.

ORLANDO—\$980,000

Over \$125,044 paid in Industrial Claims
Henry Arnold, Thos. Bonnett, Dr. Jerry Callahan, Eula Cody, Pascal Davidson, Allie Dickson, Chas. Diehl, Wm. Dunlap, Paul Dunn, Almyra Finch, Geo. Garrett, Ebby Hansel, Robert Hinshaw, Horace Holmes, Harry McDonald, Grover Meiners, Dan Norman, Leona Priest, Wallace Riley, Louise Sutter, Sam Teale.

PENSACOLA—\$965,000

Over \$82,032 paid in Industrial Claims
Hargis Campbell, Jesse Clark, Nathaniel Clayton, Frederick Eglehoff, Wm. Fowler, Clinton Graham, Joseph Johnson, Reuben Massey, Wm. Middlebrooks, James Moore, Melvin Perron, Richard Turner, Jr. (ship broker), James Williamson.

ARE YOU INTERESTED?

Opportunity is not "just around the corner", it is here!

If you have managerial ability
and a desire to develop
a life and accident
and health agency in
Middle-Western
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FEDERAL LIFE INSURANCE CO.
CHICAGO, ILLINOIS

GROW WITH THE UNITED

POPULAR POLICIES
LIFE, ACCIDENT, SICKNESS &
HOSPITAL
and

Dependable Service

are reflected in the
REMARKABLE PROGRESS
OF THE COMPANY

TOTAL INCOME

1940—1,261,148.00

1942—3,027,753.00

1944—5,818,325.00

1946—10,575,677.00

1947—12,691,135.00

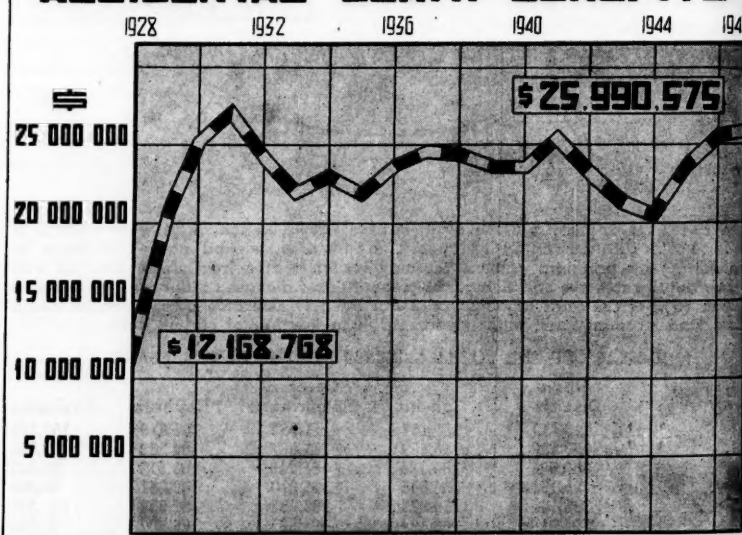
SURPLUS FOR PROTECTION OF POLICYHOLDERS

\$3,587,914.35

Licensed in 24 States and The District of Columbia

UNITED INSURANCE COMPANY
CHICAGO 5, ILLINOIS

ACCIDENTAL DEATH BENEFITS



Although deaths due to accidents are, on the average, 7% of all deaths in twenty years the amount paid as accidental death benefits are but 2% of the total death benefits. These payments in 1947, \$25,990,575, were an increase of \$539,640 for the year. In twenty years \$460,146,362 has been paid as accidental death benefits.

1928	\$12,168,768	1935	\$21,691,081	1942	\$23,144,168
1929	20,344,090	1936	23,679,066	1943	21,186,172
1930	25,240,561	1937	24,499,616	1944	20,356,949
1931	27,018,033	1938	24,414,139	1945	23,655,815
1932	24,186,109	1939	23,534,742	1946	25,450,935
1933	21,733,200	1940	23,578,610	1947	25,990,575
1934	22,873,971	1941	25,399,762		

20 year total \$460,146,362

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Florida—Continued

ST. PETERSBURG—\$1,910,000

Over \$18,055 paid in Industrial Claims
Geo. Bassett, Clarence Beck, Arthur Becker, Chas. Benbow, Wm. Berry, Thos. Bilkey, Chas. Blose, Thos. Boone, Elmer Browne, Arthur Canton, Chas. Casey, Wm. Crossman, Alice Crowley, Dr. James Eisenhart, Joseph Fisher, Samuel Glucksmann, John Hamilton, Earl Hatfield, Harry Hearn, Homer Hogan, Jeanne Jones, Lester Keens, Silas Larn, Emma Martin, Dr. Kirk Mason, James McLennan, Howard McKinnon, Geo. Richardson, Theo. Rowell, Ellis Ryan, James Slater, Edward Staley, Walter Tapley, Alice Worthley, Stuart Young.

TALLAHASSEE—\$665,000

Over \$91,903 paid in Industrial Claims
Nattie Bailey, Pauline Capron, Cyril Datson, Wm. Hammond, Svend Hansen, Orem Jones, Belton Lanier, Chas. Perren, Claude Pichard, Lucius Yates (building supplies).

TAMPA—\$4,240,000

Life insurance payments were \$30.28 per capita and averaged \$105 per family in the city.
Over \$199,239 paid in Industrial Claims
Maximo Alvarez, Glenn Anderson, Susan Anderson, Frederick Burton, Luther, Cobbe (atty.), Miles Davis, Geo. Gallagher, Ben Haimovitz, Lawrence Hernandez, Kathryn Hill, Frank Jackson (pres. Jackson Grain Co.), Frank Jones, Eugene Kessler, John Leitch, Larrel Miller, Chas. Mobley, Jr., Denver Morton, Debbie Overby, Duncan Patrick, Arthur Bauenbuehler, James Reynolds, Amos Richardson, Abe Rutkin, Verne Smith, Lucille Thompson, Martin Withers (atty.).

WEST PALM BEACH—\$395,000

Over \$88,045 paid in Industrial Claims
Oliver Baker, John DeFarges, Frances Gorski (missionary), Svend Hansen, Ralph Hatfield, John McKenna, Logan Nixon, Hugh Ross, Ralph Ward.

OTHER FLORIDA TOWNS—\$1,595,000
(Partial List)

Fort Myers: Walter Keppler, Sherman Young. **Clearwater:** Frank Booth, Earle Emery (oil producer), Wm. Talcott. **Key West:** Essie Saunders; Over \$17,768 paid in Industrial Claims. **Lake Worth:** Wilbury McCurdy, Daniel Owen, Paul Pralon. **Panama City:** Forrest Bryan, Henry Celik, Inez Moeller. **Sanford:** John Jinkins, Frank Murphy, Alfred Williams. **Barasota:** John Burket, Wm. Prease, Myrtle Hendricks; Over \$10,866 paid in Industrial Claims. **Winter Park:** Myron Dennison, Francis Hollister (retired), Tillie Keazel.

GEORGIA

Total Payments \$42,800,000
Rank in Payments 19th
Rank in Population 14th
Payments per Capita \$13.24
Ratio to National Per Capita Insurance Payment584

Names in each town are only a partial list of claims paid during 1947.

ALBANY—\$780,000

Over \$105,839 paid in Industrial Claims
Geo. Brown, Dr. Alexander Freeman, Chas. Hicks, James Kingsley, John LeGreve, Andrew Pennington, Mary Stevenson.

ATLANTA—\$16,435,000

Life insurance payments were \$51.36 per capita and averaged \$220 per family in the city.
Over \$407,968 paid in Industrial Claims
Ernest Adams, James Alexander, Henry Allen (atty.), Preston Arkwright (Ga. Power Co.), John Arnold, Joseph Beeber (Jeweler), Clayton Berry, Jr., Jacob Bloch, Oscar Bohannon, Chas. Bowden, Joseph Bray, Nash Broyles, Shelby Buckner, Gareth Russell, Andrew Cain, Brantley Calloway, Lawrence Camp (atty.), John Candler (realtor), Dilus Carter, Ralph Chappell, Albert Cochran, Clara Cody, Robert Collings, Jr., Maria D'Arcy, Wade Dukes, Edward Echols, Paul Ervin, Anton Etheridge (Judge superior court), Matthew Evans, Albert Fitzsimons, Wm. Fleming (merchant), Henry Geigerman, Dr. Wm. Gilbert, Wm. Hardman, Carrie Harris, Geo. Hauss, Wm. Haynie, Richard Hines, Dr. Farish Holden, Joseph Hooks, Wm. Humphries, Chas. Johansen (treas. Atlanta Gas Light Co.), James Keough, Geo. Kersey, Milton Klein, Robert Long, Vernon Loyd, Horace Manley, Ernest Martin, Nathaniel Martin, Dr. Robert McCormick, Geo. McInnes, Ernest Moore, Jr., Rev. Virgil Moore, Maurice O'Brien.
Wm. Pearson, John Perry, Harry Petersen, Sr., Mortimer Pittman, Benjamin Reynolds, Walter Rich (pres. Rich's Inc.), Dr. Chas. Roberts, Thos. Roberts, Worth Rogers, Glenn Ryman (retired), Francis St. John, Dr. Henry Sauls, Thos. Scott (atty.), John Singleton, W. Skiles, Marion Smith (atty.), Lloyd Stinchcomb, Mose Taylor (contractor), Clarence Thompson, Robert Thompson, Geo. Tidwell (atty.), Louise Walker, Walter Ward, Harry Wengrow, Thos. Wertz (eng.), Wm. Williams.

AUGUSTA—\$2,610,000

Over \$104,328 paid in Industrial Claims
Grover Alewine, Henry Bain, Bayne Bell, Anna Byers, Robert Carroll, Henry Dicks, John Dill, John Dunning, Clifford Farr, Jr., Harold Gilbert, Hoke Greiner, Ernest Jekel, Chas. Johnston, Naomi Jordan, Lena Lanier, Albert Mozen, Eli Mustin, Ollie Palmer, Geo. Parker, Mamie Paschal, Neil Rosier, John Sancken, Geo. Turner, Wm. Usry, Cary Ware, Walter Worsham.

COLUMBUS—\$2,170,000

Over \$119,599 paid in Industrial Claims
Wm. Bradley, Zebulon Brooks, Chas. Cartledge, Otis Graham (retired), Percy Jones (retired), James Kent, Gary King, James Knight, Jr., Chas. Land, John Minter, Maggie Pekor, Leonard Purvis (wholesale grocer), Frank Raabe, Sam Till, Clarence Tillery, Wm. Venable.

DECATUR—\$265,000

Arthur Blake, Sr., Harvey Cantrell, Geo. Greely, Wm. Jack, Robert McCurdy, Francis Shoup, James Wilson.

MACON—\$2,380,000

Life insurance payments were \$38.38 per capita and averaged \$155 per family in the city.
Over \$135,572 paid in Industrial Claims

Albert Bacon, Allen Busbee, Lewis Chapman, Thos. Deaust, James Domingos, Emmett Foster, James Fountain, Thos. Fountain, Ida Latimer, Annie Lewis, John Long, Maggie Lowery, James Matheny, Ida McCook, Green Moore, John Morgan, C. Nelson, Bennett Shelley, Benjamin Smith.

ROME—\$695,000

Over \$97,611 paid in Industrial Claims
John Barclay, John Dobbs, Earnest Hall, Woodrow Holder, Walter Jenkins, Geo. McCutchen, Sr., Pete Petropole, Chas. Sproull.

SAVANNAH—\$3,125,000

Over \$115,298 paid in Industrial Claims
John Adams, Jr., Henry Black, Arthur Boyd, Cicero Brower, John Carter, Era Craven, Geo. Emey, Christine Gandy, Joseph Gillespie, Maria Goette, John Grayson, Una Haddon, Annie Henderson, John Jenkins, Carl Jewett, Ransom Johnson, Frank Kaln, Abraham Levin, Chas. MacLean, Mary Martin, Margaret McGinn, James Newman, Stephen Newton, Thos. Norwood, Chas. Roberts, S. Thompson, Geo. Whitaker, James Williams, Chas. Willis, Samuel Wolf.

VALDOSTA—\$395,000

James Blitch, John Connell, Otis Dukes, Ida Fielding, Leonard Files, Arthur McLeod, James Poole, Dr. Joseph Thomas, Leonias Tye, Lester Youmans.

OTHER GEORGIA TOWNS—\$2,640,000
(Partial List)

Americus: Eleanor Ellison, Lee Hudson, Thos. McDowell. **Athens:** Dr. Harold

Reynolds; Over \$65,218 paid in Industrial Claims. **Bainbridge:** Andy Cadwell, Mary Davis, Leon Hodges. **Brunswick:** Helen Hall, Jesse Parham. **Carrollton:** Daniel Hearn, Lou McLendon, Walter Morgan. **Dalton:** Frances Blevins, Manly Meadows, Samuel Stock. **Gainesville:** Walter Lever, Jr. **Grimm:** Dr. John Pritchett; Over \$36,776 paid in Industrial Claims. **La Grange:** Woodfin Mayo; Over \$49,422 paid in Industrial Claims. **McIntosh:** Robert Champion; Virgil Wheeler. **Thomasville:** Ivey Stevenson; Over \$23,277 paid in Industrial Claims. **Waycross:** Sanford Campbell; Fletcher groom.

IDAHO

Total Payments \$4,300,000
Rank in Payments 47th
Rank in Population 45th
Payments per Capita \$8.81
Ratio to National Per Capita Insurance Payment388

BOISE—\$945,000

James Allashe, Frank Allen, Oscar Allen, Adron Brown, Clyde Brown, Mary Cochran, Harry Curtis, Wm. Denecke, Dottie Fickle, Joseph Gehle, John Hammer, Thos. Layden, Luther Magill, Frank Marcellus, Edith Skelcher, Chas. Stevens, Roy Tallman, Chris Taylor, Romer Teller, Wm. Wallan, Gustave Weiler, Chas. Wilder.

COEUR D'ALENE—\$75,000

Emmet Barnes, James Mole.



What Do You Sell?

Accident and health insurance and life insurance are natural teammates. Either one alone fails to serve as complete family protection, and the insured is left to gamble with his economic obligations to his dependents. If you do not have accident and health and hospital lines in your sales kit, we invite you to write to this company for details of our coverage.

WASHINGTON NATIONAL INSURANCE COMPANY

CHICAGO

Executive Offices: Evanston, Illinois

G. R. Kendall, President



To assure definite income \$7,558,076,520 has been invested in immediate and deferred annuities in the past 16 years, an average of \$472,380,000 per year. The amount put into annuities in 1947 exceeded that of 1932 by over \$600 million. In this time \$2,418,780,545 was paid to annuitants and reserves for future payments now total \$8 billion.

Idaho—Continued

IDAHO FALLS—\$210,000

Archibald Grimmett, Oscar Johansen, Wendell Jorgensen, Otto McCutcheon, Ezra Rhoades.

LEWISTON—\$180,000

John Devery, Benjamin Huggins, Wade Humphreys, Marguerite Kaline, Neil Martin, John Mundt, Wm. Shipley.

NAMPA—\$150,000

Alexis Aguer, Clarence Baker, Leslie Crandall, Homer Diggs, Jake Eames, Fred Johnston, Joseph Meis, John Padour, Jennie Proctor, Alfred Sothorn, Paul Stanke, Etha Timm, Ted Tsukamaki, Dan Turner, John Ulrich, Lynn Wadsworth, Harry Young.

POCATELLO—\$225,000

Norman Elkrem, Theo. Gathe, James Goodman, Myron Gudmundson, Geo. Ifft, Alfred Jones, James Smith, Richard Wells.

TWIN FALLS—\$175,000

Harry Baisch, Chas. Baker, Loyal Breckenridge, David Churchill, Clifton Davis, Frank Eckert, Theo. Emery, Melert Grootes, Henry Mahnen, Theo. Schroeder.

ILLINOIS

Total Payments \$257,200,000
Rank in Payments 3rd
Rank in Population 4th
Payments per Capita \$31.28
Ratio to National Per Capita Insurance Payment 1.380

AURORA—\$1,885,000

Over \$29,440 paid in Industrial Claims
Chas. Anderson, Alex Ardelean, Ruby Bushnell, Ira Copley (chrmn, Copley Press, Inc.), Costan Corne, Francis Deal, Paul Dekins, Harry Detweiler, James Evers, Denes Fancsali, Chas. Farnillie, Annie Gates, James Green, Geo. Hanks, Wendell Layden, Chas. Ross (banker), Andrew Santoy, Edwin Scott, Fred Scott, Ivan Swan, Norman Tomblin.

Reginald Webster, Frederick Wideman, Arthur Wright.

BELLEVILLE—\$540,000

Ellsworth Barton, Geo. Bauman, Geo. Bieser, Wm. Crotty, Louis Edling, Mary Kraimer, Henry Karban, Lewis Rehg, Dr. Henry Reis, Arthur Schlueter, Gustav Schrader, Fred Schroeder, Wm. Stahlheber.

BERWYN—\$865,000

Florence Cisar, Fred Franci, Clayton Hayley, Anthony Korfiat, Ferdinand Kvetan, Chas. Mohler, Mary Nedved, Louis Pelc, Geo. Schultz, Vaclav Sebek, Edgar Snell, Gustav Suchy.

BLOOMINGTON—\$960,000

Richard Adams, Carl Bell, Hulda Bloomquist, Fred Blum, Norman Cox, Frank Dewenter, Jr., Dr. John Fulwiler, Walter Goldsmith, Robert Goode, John Kagel, Irene Kennedy, Arthur Loar, Dr. Edwin Minnick, Elizabeth Nichols, Augusta Peek, Ed Swisher, Henry Tuttle, Ralph VonFossen, Elmo Waters, Joseph Weinand, Geo. Widel, Al Williamson (ins. exec.).

CHAMPAIGN—\$615,000

Harrison Bacon, Hugh Clark, Florence Green, Lloyd Hall, Louis Mitten-dorf, Ralph Purce, Dr. Frederick Rose, Archie Strode.

CHICAGO—\$140,330,000

Life insurance payments were \$32.63 per capita and averaged \$135 per family in the city.

Over \$1,093,564 paid in Industrial Claims
Herman Abbott, Fred Abelson, Chas. Acker (exec.), Dr. Arthur Adelberg, Hal-lard Albertson, Andrew Amondson, Chas. Anderson, Clyde Andrews, Geo. Angeles, Herbert Arnison, Joseph Arnold, Elmer Aschermann (banker), Dr. John Ashworth, Benjamin Auerbach, Isaac Baer, Robert Baldwin, Bert Barnes, Lewellyn Barnes, Frank Barren, Louis Baspaltz, James Bateman, Paul Baubly, Carl Bauer (exec.), Earl Beall (cattle buyer), Byron Becker, Frank Bell, Samuel Bendixon, John Ben-nan (chrmn. of board), Frederick Ben-net, Robert Benzies, Wm. Bergmann, Gustav Berlin (realtor), Sol Bernstein, Wm. Blistein, Axel Bloomquist, Lloyd Blunden, John Boland, Wilfred Bowen, Allyn Bowers, John Bowman, Blanton Boyd (retired), John Brine, Wm. Brons, Robert Brooks (realtor), Andrew Brown, Albert Brush, Jr., Anton Brust, Frank Buder, Jr., Edwin Burk, Chas. Byerly, Chas. Cahill, Rolly Cain (pres. Ab-

bott Laboratories), Chas. Callner, Chas. Camp, Edward Campbell (exec.), Arthur Carlson, Chas. Carnahan (atty.), Lew Carnahan, Eugene Carpino, Lucien Car-re, John Casey, Carl Channan, Ralph Cone, Martin Conley (acct.), Benjamin Courtright, Chester Craig (civil engr.), Vito Cuttone (atty.), John Dairs, Dr. Deborah Dauber, Nicholas DeJohn, Henry Dieters, Geo. Dimond, Richard Dodge, Richard Dolan, Arthur Dole, Edwin Donath, John Donley, Dr. Stephen Don-lon, Chas. Duke, David Dunbar, Merle Duncan, Chas. Easter, Chas. Ekstrand, Walter Engelbrecht, Leonard Ericks, Harry Evett, Wm. Farrell (civil engr.), Wm. Fern (undertaker), Joseph Finnegan, Leo Fischer, Joseph Fishman, John Fitz-gerald, Wm. Fitzgerald, James Fletcher, Albert Frank, Frank Franzen, Edwin Freund, Geo. Frieholdt, Samuel Gibson (atty.), Thos. Glasman, Otto Glenk, Alvin Goldberg (exec.), Leonard Goldsmith, Arvid Hansen, Reinert Hansen, Thos. Harper, Albert Hawkinson, Clarence Helmborg, Oscar Heineman (pres. Heine-man Corp.), Joe Herron (retired), Dorr Hickok, Melvin Hinton, Sr., Walter Hod-son, Jacob Hoffman (mfr.), Arthur Hol-son, Wilford Holmboe, Fred Honoroff, Carl Hoper (exec.), Theodore Horwitz (contractor), Dr. Cornelius Hospers, John Hospers, Wm. Huebner, John Hughes, Henry Immer, Stanley Jachim, C. Jasper, Herman Jeanes, Axel Johnson, Harold Johnson (exec.), Karl Jones, Jacob Kan-ter, Anton Kasmauskis, Gerhard Kauff-mann, Gerald Kavanaugh, Gerald Kee-ley, John Kelly, Wm. Kelly, Hyman Kerr,

Walter Moore, Daniel Murphy, Francis Murphy, Wm. Murphy, Rev. Axel Nelson, John Nelson, Frank Nepper, Adolph Noen, John Novy, John O'Donovan, Alfred Oliver, Gilmore Olsen, Frank Patka, Philip Pelst (mfr.), Aiden Peterson, Gar-rett Polhemus, Adam Preuss, James Ragen (pres. Cont. Press Service), Chas. Redleg, Leslie Rees, Chas. Reif, John Reitan, Joseph Reynolds, Louis Richard, Max Rieger, Harry Ries, Walter Rinn, Fred Robbins, Chas. Roesner, Richard Rogers, Joseph Rokos, Chas. Ronan, Harry Rose, Hyman Rosenberg, Nathan

Rockwood S. Edwards
General Agent

Aetna Life Insurance Company
120 S. La Salle St., Chicago 3, Ill.

Rosenthal, Dr. John Ross, Henry Royer, John Ryan.

Oliver Salinger, Jacob Samuels, Arthur Samuelson, James Scala, Donald Schaffer, Franklin Schaub (treas. Calu-met Steel Castings Corp.), Chas. Schavone (atty.), Al Schenker, Anthony Schmid (florist), Dr. Hugh Schofield, Wm. Scho-field (florist), Joseph Schumacher, Robert Schupp (atty.), Edward Scott, Chas. Sears, Bradford Sheahan, Albert Sieben, John Simmons, Mose Singer, Malcolm Slaney, Elmer Smith, Dr. Ludwig Sommer, Julius Stanger, Janie Swanson, Wm. Tague, Wm. Templeman, John Thoss, Robert Tucker (school mgr.), Rollin Tuller, Morris Vas-lou, Harry Victor, Isidore Vise (atty.), Wilbur Vogel, Stanley Walters, Rupert Ward, Harold Weber, Samuel Welensky, Jerome Wexler (jeweler), John Wheeler (realtor), Chester Whittle, Perry Wien, Harry Wiggins (atty.), Walt Williams, Arnold Willis (retired), Victor Willmot, Roger Wilson, Abe Wisler, Geo. Woods, Dean Wyatt, Clarence Wynne, Samuel Zinfman, Chas. Zurich.

CICERO—\$730,000

Warren Dillon, Andrew Drabowski, Vern Duke, Karl Kober, Joseph Kudlat, Hubert Machat, Aime Marcotte, Vaclav Mucha, Vincenc Svancara, James Tintera, Joseph Urba.

DANVILLE—\$810,000

Over \$5,825 paid in Industrial Claims
Alexander Anderson, John Bremer, Dr. Claude Cook, Wm. Emley, Elizabeth Fitzgerald, Robert Fleming, Lima Foster, Carl Hardesty, Marjorie Maher, Rachel McCoy, Henry Sterman, Merle Sears (pres. Merle Sears Paper Box Co.), Fred Taber.

Names in each town are only a partial list of claims paid during 1947.

The Country's Most Friendly Company Offers:

- Modern and attractive agent's and general agent's contracts to those looking for a permanent connection.
- Complete line of Life Insurance policy contracts from birth to age 65 with full death benefit from age 0 on juvenile policy contracts.
- Complete line of Accident and Health policy contracts with lifetime benefits.
- Individual Family Hospitalization contracts with surgical, medical and nurse benefits.
- Complete substandard facilities.
- Educational program for field men.

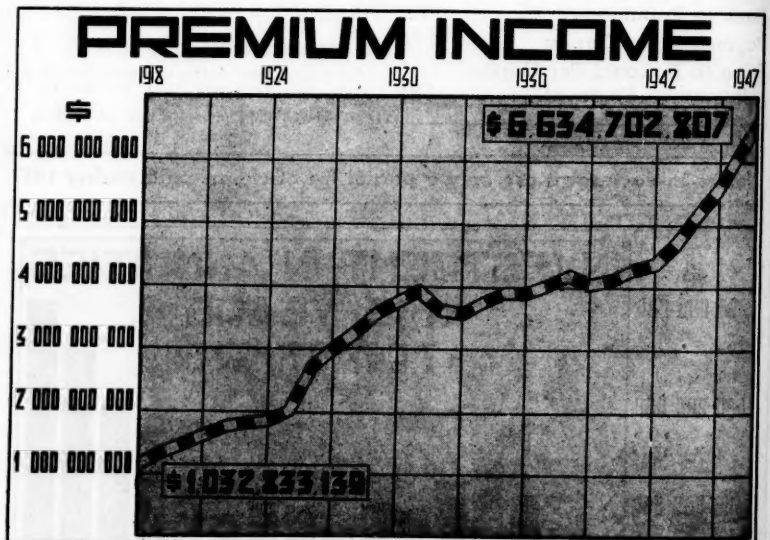
Strong, Progressive Company

Older than 85% of all legal reserve life insurance companies

Openings in California, Illinois, Indiana, Kansas, Michigan, Missouri, Nebraska, New Jersey, North Dakota, Ohio and Wisconsin

North American Life Insurance Company OF CHICAGO

C. G. ASHBROOK, VICE PRESIDENT—DIRECTOR OF AGENCIES
NORTH AMERICAN BUILDING, CHICAGO 3, ILLINOIS



Premium income was up \$484,826,349 in 1947 totaling \$6,634,702,807. The amount being currently invested in life insurance is 550% higher than in 1918. Premium income has increased by \$2.5 billion since 1940.

1918	\$1,032,833,139	1928	\$3,206,973,756	1938	\$4,169,045,616
1919	1,254,323,341	1929	3,566,207,696	1939	4,026,903,985
1920	1,442,390,138	1930	3,748,244,207	1940	4,114,280,059
1921	1,599,879,724	1931	3,902,386,618	1941	4,264,335,189
1922	1,740,269,217	1932	3,604,772,158	1942	4,338,429,197
1923	1,802,941,719	1933	3,548,867,104	1943	4,659,413,779
1924	1,826,080,052	1934	3,739,871,065	1944	5,189,540,734
1925	2,010,254,684	1935	3,890,451,985	1945	5,583,599,851
1926	2,694,270,197	1936	3,869,526,736	1946	6,149,876,458
1927	2,981,962,846	1937	3,995,609,354	1947	6,634,702,807

Illinois—Continued

DECATUR—\$1,440,000

Claude Amacher, Wm. Carter, Arthur Fox, Harry Gepford, Geo. Good, Bernard Gulick, Olive Hardy, Wm. Kosciely, Geo. Lucas, Mark MacDonald, Gertrude Mallory, Jasper McConkey, Geo. Midden, Louis Mills (att.), Sue Neathery, Henry Owen, Paul Robertson, Louis Stenhauer, Dessa Thomas, Thos. Wells, Edgar Wherry.

EAST ST. LOUIS—\$2,600,000

Over \$166,377 paid in Industrial Claims
Eva Cohen, Dr. John Collins, Walter Ditch, Edward Dollar, Henry Eckert (druggist), Earl Galsco, Francis Greer, Anna Kurus, Doris Moore, Hugh Morgan (att.), Herbert Niederfeld, Franciszka Rolek, Ernest Schaefer, Frank Schoenborn, John Sewell, Solen Sweetzer, Joseph Waichel, Lathrop Wickham.

ELGIN—\$815,000

Edward Adamek, Ralph Brydges, Wm. Bullard, Thos. Day, Chas. DePage, Wm. Gabriel, James Harris, Leo Smith, David Walbaum, Elmer Weichel.

EVANSTON—\$5,320,000

Alfred Bates (att.), Hilda Bergin, Edward Brandt, Edwin Cullander, Marion Denny (broker), Joseph Deutsch, Alexander Earlinger, Joseph Ganzoff, Harry Hagins (exec.), Edward Haupt, Herman Kagen, David McLelland, Richard Mueller, Aubrey Prosser, Henry Terry, Dwight Voveding.

FREEPORT—\$330,000

James Battice, Wm. Huffman, Mattie Leverington, Henry Lieber, Frank Merchant, Robert Olthoff, Kenneth Shorer, John Williams.

GALESBURG—\$435,000

Henry Bradshaw, Edward Chalmers, Fannie Eastes, Milton Eppstein, Ida Frane, Gus Hoosen, Carl Lindeen, Alfred Lowrey, J. Murchison, Thos. Reed, Virgil Rowlette, Margaret Spenader.

HIGHLAND PARK—\$965,000

Hamilton Biggert, Robert Cameron, Saul Singer, David Wanger.

JOLIET—\$2,570,000

Over \$42,855 paid in Industrial Claims
Leo Arlow, Louise Baudek, John

Bauerle, John Bisching, Isable Bowman, Matilda Bradshaw, Lloyd Calkins, Raymond Cummins, Irving Hallenstein (furniture dealer), Frank Jadron, Anthony Lepicola, Adolph Niersbach, Pence Orr (att.), Josiah Reynolds, Arthur Watson, Dr. Harry Woodruff.

KANKAKEE—\$410,000

Albert Craver, Herbert Cremer, Laurence Demarah, Jake Hoffman, Haswell Kibbons, Sam Rose, Harlan Stone, Raymond Tatrot, Alpheus Vandervort.

LAKE FOREST—\$380,000

Margaret DeFlon (off. mgr.), John Fitzgerald, Ralph Gratz, Wm. Harris, Reuben Swanton.

MAYWOOD—\$290,000

Henri Bailey (chemist), Margaret Benton, Raymond Huffman, Paul Knop, Dr. Walter Lovejoy, Robert Nettles, Morris Ordahl, Paul Salewski, Arthur Sheffeland, Arthur Wales.

MOLINE—\$945,000

Clyde Becker, Lawrence Brugmann, Irma DeBacker, Rose DeReed, Fred Dewend, Alice Ernst, Silbert Hagans, Dr. Geo. Hauberg, Dr. Harrison Gibson, Wm. Johnson, Mary Livingston, Floyd Lundeen, Constant VanWanterghem, Walter Viers, John Wood.

OAK PARK—\$4,160,000

Over \$74,639 paid in Industrial Claims
Joseph Arens, Henry Austin, Benjamin Barber, Wm. Bott, Andrew Burket, Robert Burton (att.), Robert Cantwell (att.), Bert Collett, Robert Craig, Benjamin Davis, Dr. Thos. Doyle, Karl Ekblaw, John Florin, Wm. Jourdon, Fred Keiser, Guy Kasler, Phillip King, Walter Meier, Maxwell, Nickerson, Julius Probst, Minott Pruyn, Margaret Sinnott, Dr. Daniel Vertuno, Percy Wells, Jr., David Yates.

PEKIN—\$280,000

Warren Crabb, Orville Noel (undertaker), Anna Noard, Henry Saal, Carl Sunderland, Dr. Hartley Walker.

PEORIA—\$4,675,000

Life insurance payments were \$41.74 per capita and averaged \$145 per family in the city.

Over \$67,181 paid in Industrial Claims
J. Abrahamson, Earl Batchelor (pres. Jefferson Trust & Svcs. Bank), Abraham Benjamin, Chas. Berg, Robin Bliss, Arthur Boesch, Everett Brown, Ray Burrell, Chas. Cody, Frank Davis, Thos. Detweiler, Benjamin Dickison, Robert Dorey, Chas. Drysdale, Joel Eastman, Lester Ebert, Harry Faye, Edward Flynn, Howard Fulford, John Gill, Hugo Hoerde-mann, Roy Jacob, Emanuel King, Wm. King, Henry Koch, Frank Lang, Lorin Loer, James Luke, Edward Lynch, Warner Matson, Glenn Mendenhall, Emerson Milliken, Edmund Powers, Frank Reinhardt, Edward Selberg, Howard Shay, Albert Siefert, Dr. John Sloan, Edna Swords, Wm. Swords (pres. Swords-McDowal Co.), Arthur Traeger, John Fraeger, Albert Triebel, Raymond Weitzel, Dr. Henry Wilson.

QUINCY—\$1,155,000

Peter Bardon, Wm. Chambers, John Coens, Anns Elgin, Geo. Horbelt, Harry Klemme, Elmer Lummis, Joseph Moore, Peter Peters, Geo. Richter, Walter Robertson, Edward Schauf, Dr. Albert Sohm, Dr. J. Steiner, August Ringwald, Jesse Stephens, John Werre.

ROCKFORD—\$4,330,000

Life insurance payments were \$48.10 per capita and averaged \$160 per family in the city.

Over \$11,320 paid in Industrial Claims
Jesse Berloga (architect), Martin Bissekumer, Marion Chiodini, Francis Conway, Omeda Crandall, Clarence Fedell, Richard Flanders, Geo. Forbes, Geo. Gleasman, Wm. Harvey, John Hawkinson, Mae Herrick, Carl Johnson, Albert Jordan, Joseph Kegel, Chas. Kelley, Dr. Ray Kille, Floyd Lawson, Wm. McHugh, Jr., Levi Menor, Frithlot Nelson, Oscar Newberg, Anton Prochazka, Frank Quist, Lizzie Ramsey, Frank Rutz, Paul Safford, Louis Shultz, John Stenstrom, Arthur Wheelock, Glenn Wilson.

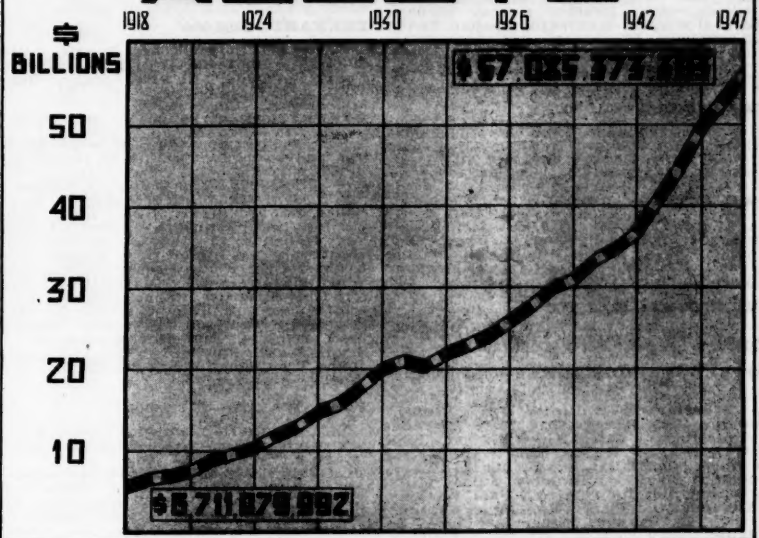
ROCK ISLAND—\$1,265,000

Hilda Applequist, Frank Canedy, Mary Harder, Frank Hoffman, Benjamin Kettering, Clyde Liggett, Stillman Lovejoy, Sarah Myers, Nicholas Pontikes, John Potter (newspaper publisher), Fred Redmer, Jr., Geo. Saunders, Cora Schilling, Wm. Schroeder, Earl Schwartzburg, Paul Sippel, Wm. Sivill, Noah Steiner, Benjamin Swank, Carl Wicke.

SPRINGFIELD—\$4,290,000

Over \$84,501 paid in Industrial Claims
Logan Coleman, Ruth Day, Carolyn Donoghue, Irwin Fischer, Martha Fox, Fred Franz, Jr., Freeman Goodwin, Wm. Harris, Mary Hendrix, Myron Henkel, Gerald Hubbard, James Johnston, Samuel Killam, Wm. Lenham, J. Lorton, Chas. Maier, Rodman Matheny, Dr. Willard

ASSETS



Life company assets were \$3,739,852,682 higher in 1947 for a total of \$57,085,373,303 and are now 8½ times the figure in 1918. While bond holdings increased over \$2.2 billion during the year they show a slightly lower percentage to total assets. The increased purchase of public utility, industrial and miscellaneous bonds together with larger mortgage holdings more than offset the decrease in government bond holdings and resulted in some \$2.8 billion of the year's asset increase.

1918	\$ 6,711,079.992	1928	\$16,895,241.512	1938	\$30,044,592.386
1919	7,013,367.469	1929	18,565,012.535	1939	31,426,920.657
1920	7,601,304.731	1930	20,016,536.327	1940	33,076,402.907
1921	8,247,631.724	1931	21,370,800.087	1941	35,095,280.609
1922	9,105,207.424	1932	20,969,152.010	1942	37,482,166.851
1923	9,961,384.006	1933	22,281,489.790	1943	41,313,605.747
1924	10,400,102.384	1934	23,334,397.702	1944	45,558,575.588
1925	12,226,072.793	1935	24,857,102.403	1945	49,634,705.914
1926	13,510,585.138	1936	26,618,068.953	1946	53,345,520.621
1927	15,128,823.603	1937	28,417,783.053	1947	57,085,373.303

Prompt Service

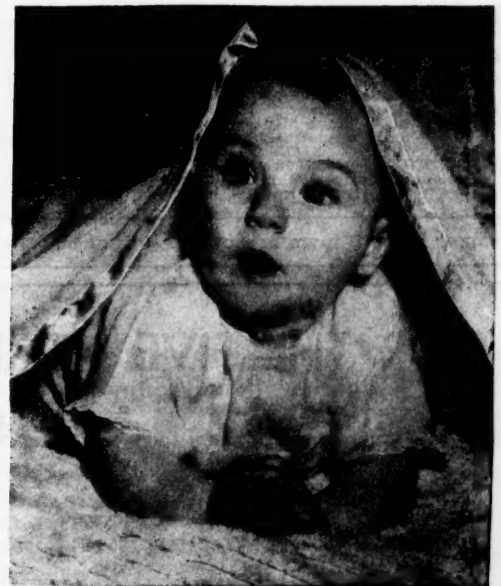
To Our —
Policyholders
Beneficiaries
And Our
Rockford
Lifemen —

Is Our Specialty

**ROCKFORD
L I F E
INSURANCE COMPANY**

Rockford, Illinois

IT'S
OUR
BABY



FOR COMPLETE INFORMATION ON THE MOST ATTRACTIVE AND UP-TO-DATE JUVENILE PLAN ON THE MARKET WHICH, TAKEN OUT AT AGE 0—

1. Pays full benefit after six months.
2. Becomes fully paid up for a full thousand in less than twelve years.
3. Pays liberal commissions and renewals, write to the

BANKERS MUTUAL LIFE COMPANY
Home Office — Freeport, Illinois

Illinois—Continued

Michelson, John Murphy, Wm. Murphey, Clara Murray, Wm. Newell, Carl Nickerson, Jesse Park, Arthur Phillips, Elizabeth Pollock, Wm. Rescho, Gustav Siebert, Samuel Schultz, Wellington Shahan, David Shrewsbury, Ralph Sweeney, Harry Watson, John Weiskopf, Frank Westenberg, Frank Wood, Margaret Young, Andrew Youngblood.

Waukegan—\$515,000

Geo. Calhoun, Dona Divilbiss, Mathias Durst, Willard Durst, Mary Erwin, John Falvey, Kerman Grigsby, Alex Hein, Otto Merk, Albert Redeker.

Wilmette—\$1,340,000

Chas. Carnahan (att'y.), Henry Dalton, Wm. Edmonds, Hans Grieser, Geo. Keeler, Frank Koza, Adolph Lindemann, Frank McCabe, Wm. McNamee, Arthur Rice, Clarence Wieland.

Winnetka—\$2,625,000

John Blomdahl, Albert Buehren, Martin Cassell, Peter Schafehen.

OTHER ILLINOIS TOWNS—\$4,375,000 (Partial List)

Alton: Cecil Brown, Jacob Rubenstein, Blue Island: Otto Marx, Herman Winterfeldt, Cairo: Geo. Fischer, John Milford, Over \$18,999 paid in Industrial Claims, Centralia: Floyd King, Leo Levy, Granite City: Lou Bramley, James Mills, Jacksonville: John Carroll, Paul Watkins, Kewanee: Daniel Bauer, Henry Younggren, La Grange: Elmer Sweeney, La Salle: Henry Kennedy, Gustav Schleicher, Ottawa: John Donahue, Edward McNamara, Park Ridge: Bernard Hallberg, Geo. Wulfert, Urbana: Elmer Davies (att'y.), Frederic Stiven.

INDIANA

Total Payments \$82,100,000
Rank in Payments 11th
Rank in Population 10th
Payments per Capita \$21.28
Ratio to National Per Capita Insurance Payment939

Anderson—\$980,000

Over \$37,227 paid in Industrial Claims Thos. Burke, Opal Dowman, James Maddux, Francis Matthews, Maurice McGowan, Raybern Partner, Cortney Ritter, Frederick Smith, Raymond Spangler.

Bloomington—\$415,000

Arthur Berndt, Cecil Lanum, Francis Matthews, Wm. Shaw.

Columbus—\$375,000

Over \$63,828 paid in Industrial Claims Alfred Adams, Donald Bortoff, Carl Carter, Janice Kennedy, Carl McCallip, Henry McGinnis, Hugh Miller, Edna Moritz, Jake Vialre, Leo Winchester.

East Chicago—\$995,000

Louis Astalos, Mary Gill, Steve Gregor, Wilton Hill, Herman Kerr, Ervin

Klenke, John Majerczyk, Mary Malinowski, Teodor Oprenovic, Katalin Saley, John Schoenborn, Clarence Sievert, Joseph Spector, Konrad Stomp, Joseph Szmuto, Joseph Toth.

Elkhart—\$680,000

Ralph Eslow, Clara Morris, Lillie Morris, Franklin Myers, Laurence Polk, Fred Reynolds, Roberta Stahr, John Walima, Lillie Zellers.

Evansville—\$3,955,000

Life insurance payments were \$40.77 per capita and averaged \$140 per family in the city. Over \$166,179 paid in Industrial Claims Alvin Adler, Harry Anderson, Jacob Bauer, Edward Becker, Harry Boyle, John Cambron, Sr., Raymond Hagemeyer, Matthew Hallenberger, Harvey Harris, John Herrmann, Leo Hirsch, Wm. Karges, Wm. Keohne, Geo. Koser, Henry Lipper, Sigmond Marks, Herbert Marts, Lucy Morton, Guy Musgrove, Kenneth Oskins, Robert Osman, Faircl Robinson, Eleanor Roloff, Lucy Sampson, Frederick Schenk, Emil Schnute, Frederick Seuffer, Willis Small, Joseph Spitzmiller, Gerald Tevaunt, John Troutman, Velma Williams, Geo. Woods.

Fort Wayne—\$5,890,000

Life insurance payments were \$47.12 per capita and averaged \$190 per family in the city. Over \$118,550 paid in Industrial Claims John Anguish, Henry Beadell, S. Bechtel, Walter Benecke, Alexander Bobbay, Chas. Bowen, Geo. Buist, David Cassel, Frank Chandler, Clem Coll, Edwin Dalman, Alfred Derr (v. p. Lincoln Natl. Life Ins. Co.), Eli Dickey, Harry Dunfee, James Felts, Harry Fletcher (merchant), Ada Fry, Chas. Hall, Maurice Harber, Paul Hentschel, Henry Herbst, Chas. Hess, Clarence Hicks, M. Keela, Anna Kirkpatrick, Grover Kline, Wm. Lacey, Russell Lapp, Edward Liechty, Hubert Martin, Cloyd McAfee, James McBenett (mgr. coal co.), Arnold Meinen, Chas. Michael, Ongie Moritz, Mabel Murphy, Claude Noyes, F. Perrey, Emanuel Popp, Wm. Rabe, Alfred Randall, Alfred Redding, Robert Richter, Chas. Roberts, Hubert Rogers, Gustav Rogge, Chas. Romine, Gabriel Rosenthal, Robert Gafford, Henry Echerer, Roy Schlabach, Wm. Schultz, Richard Shoemaker, Anthony Sorg, Louis Stange, Clayton Stein, Clifford Stein, Joseph Suelzer, Leonard Sykes, Fred Tumbleton, Edward Wanley, Julia Watson, Grace Whiting, Harry Wilson, Lawrence Wolpert.

Frankfort—\$210,000

Over \$17,719 paid in Industrial Claims Edward Brant, Walter Cline, Ray Crowder, Dr. Alexander Hamilton, James Howarth, Richard White.

Gary—\$3,230,000

Life insurance payments were \$26.92 per capita and averaged \$111 per family in the city. Over \$144,409 paid in Industrial Claims Wm. Allen, Sigismond Beke, Anna Brgan, Luther Coleman, Wayne Cline, Clarence Danforth, Joseph Gregor, Gaudelup Gutierrez, Wm. Hoeckelberg (exec.), Margaret Hoskins, Delbert Hickman, James Jelenek, Harry Jordon, Katharine Keelner, Susan King, Vangel Kristoff, Paul Luedtke, Wm. Luscombe, Pete Mackulak, Pedro Martin, Frank McCleish, Erwin McGill, Kathryn Murphy, Felix Mytyk, Hor-

ance Norton, Helen Pavich, Gerald Ream, Edward Ritchie, Geo. Rogge (ins. agt.), Geo. Rose, John Scheidt, Wm. Solt, Frank Szikora, Lewis Thomas, Andrew Thomson, Anna Welasky, Haskell Worthington, Clarence Yeager, Wm. Young.

Hammond—\$1,860,000

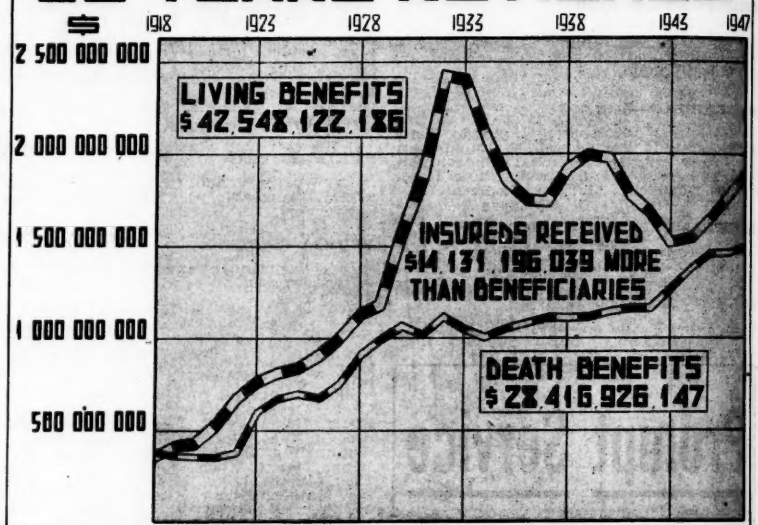
Over \$81,294 paid in Industrial Claims Matt Bank, Terrace Buchanan, Julia Buring, Henry Cleveland (att'y.), Horace Cravens, Sidney Curtis, Edward Dooley, Frank Dyrek, Joseph Ebner, Marion Ehrenhardt, Karol Filman, Henry Haage, John Hancock, Franklin Hayes, Wm. Howerton, Thos. Lavene, Walter Lebray, Walter Merciniak, Melville Miles, Theodore Minchik, Archie Murray, Joseph Novosel, Gettiele Oexmann, Felix Pushkor, Frank Rospond, Peter Setmajer, John Skutt, Gertrude Silverman, Harry Silverman, Eliz Sopko, Michael Spisak, Mary Stasielwicz, Raymond Sternberg, Harry Vanstone, Peter VanWilligan, Martin Vuclek, Ida Zimmerman.

Indianapolis—\$22,100,000

Life insurance payments were \$55.84 per capita and averaged \$220 per family in the city. Over \$404,053 paid in Industrial Claims Laurin Andrews, John Atherton, Leroy Atkinson, Arthur Bailey, Ralph Bamberger (att'y.), Anna Barnett, Forrest Baumunk, Jesse Beck, Fenton Booth,

Glen Booth, Edward Brinkmeyer, Chas. Brockman, Frank Broden, Harry Brown, Edgar Burgan, Geo. Buschmann, J. Callahan, Otto Carlson, Chas. Cissell, Wm. Coleman, Geo. Conrad, Marion Cossell, Walter Dillehay, Horace Dougherty, Esther Drollinger, Michael Egan, Abraham Elsbinder, Lena Epstein, Stephen Farrell, Orville Ferguson, Edward Fitzgerald, Burtal Forbest (retired), Geo. Fogas, Joseph Gardner (sheet metal dealer), Ralph Gaskins, James Gray, Mark Gray, Clarence Hanes, Lawrence Hartman, John Hartons, Bernard Haverkamp, Ora Hite, Wm. Holler, Orval Hood, Albert Hueber, Harley Huffman, Roland Johnson, Samuel Johnson, Delbert Kearby, Julian Kiser (investments), Chas. Knepper, Dr. John Koch, Jr., Otto Krauss (merchant), Jackson Landers, Hugh Landon (banker), Chas. Lauck, Rex Landis, Geo. Lilly, Joseph Livingston, Ernest Lundgren. Frank Manly, Harry Marvin, Ernst Mayor, John McClelland, Chas. McCutchan, Chas. McElroy, Eugene McManamon, Geo. McMannis, Helen Meisberger, James Mesalam, Harvey Morrison, Frank Mullins, Asa Newhouse, Frederick Noble, Howard Ostewig, Alrie Overstreet, Erwin Parker, Gwynn Patterson, Wm. Pearl, Christian Pfeffer, A. Porteus, James Quinn, E. Robbins, Harold Rocky, Rudolph Roller, Preston Rubush, Walter Salmon, Ben Saperstein, John Sargeant, Wm. Schaub, Raymond Sever, Walter Shiel, Fred Sims, Edward Soltan, Robert Sponsel,

30 YEARS REVIEWED



Sixty percent of the more than \$70 billion paid as benefits by life insurance companies in the past 30 years went to living policyholders; death benefits amounted to 40% of the total. The living benefits were \$14,131,196,039 larger than the sums paid to beneficiaries. Aside from the \$70,965,048,333 paid as benefits since 1917 the aggregate increase in policy equities is well over \$40 billion, an average of \$533 for the nearly 75,000,000 policyholders.

Names in each town are only a partial list of claims paid during 1947.

FOR THE FIVE YEAR PERIOD 1942 — 1947

New Annual Paid-For Business increased 140%
Total Insurance in Force increased 83%
Admitted Assets increased 50%
Surplus and Contingency Reserves increased 55%

These are the results of a happy
and progressive agency organization

The LAFAYETTE LIFE INSURANCE COMPANY

Lafayette Life Building, LAFAYETTE, INDIANA

F. L. ALEXANDER
President

RANDALL G. YEAGER
Supt. of Agencies

	Paid to Insureds	Paid to Beneficiaries	Total Payments	Percent to Insureds	Percent to Beneficiaries
1918	\$ 361,239,657	\$ 373,458,377	\$ 734,698,034	49.2	50.8
1919	409,508,667	357,367,143	766,875,810	53.4	46.6
1920	421,276,413	349,767,284	771,043,697	54.7	45.3
1921	520,208,691	343,395,967	863,604,658	60.3	39.7
1922	669,239,317	374,570,351	1,043,809,668	64.1	35.9
1923	768,016,754	598,402,110	1,366,418,864	56.1	43.9
1924	814,320,715	666,321,462	1,480,642,177	55.	45.
1925	842,580,010	698,435,990	1,541,016,000	54.7	45.3
1926	915,519,255	670,121,870	1,585,641,125	57.7	42.3
1927	998,688,544	747,417,013	1,746,105,557	57.2	42.8
1928	1,140,610,350	916,428,542	2,057,038,892	55.4	44.6
1929	1,188,855,744	1,008,626,830	2,197,482,574	58.1	41.9
1930	1,576,805,247	1,065,454,702	2,642,259,949	65.	35.
1931	1,884,854,058	1,020,999,018	2,905,853,076	68.1	31.9
1932	2,437,041,140	1,120,706,741	3,557,747,881	71.1	28.9
1933	2,411,748,470	1,053,475,717	3,465,224,187	69.6	30.4
1934	2,092,432,171	1,009,093,759	3,101,525,930	67.5	32.5
1935	1,848,341,811	1,060,311,391	2,908,653,202	63.6	36.4
1936	1,746,222,427	1,083,077,711	2,829,300,138	61.8	38.2
1937	1,736,529,998	1,118,214,625	2,854,744,623	60.9	39.1
1938	1,920,510,374	1,109,495,860	3,030,006,234	63.4	36.6
1939	1,990,929,943	1,117,017,106	3,107,947,049	64.1	35.9
1940	1,978,162,055	1,148,454,852	3,126,616,907	63.3	36.7
1941	1,783,094,110	1,160,164,272	2,943,258,382	60.6	39.4
1942	1,676,360,943	1,158,910,985	2,835,271,928	59.1	40.9
1943	1,515,309,891	1,269,166,750	2,784,476,641	54.5	45.5
1944	1,535,391,066	1,381,329,623	2,916,720,689	52.7	47.3
1945	1,654,707,278	1,462,271,941	3,116,979,219	53.1	46.9
1946	1,780,859,841	1,463,003,076	3,243,862,917	54.9	45.1
1947	1,928,757,246	1,511,438,079	3,440,195,325	56.	44.
Totals	\$42,548,122,186	\$28,416,926,147	\$70,965,048,333	60.	40.

Indiana—Continued

Robert Staschett, John Stokely, J. Stone, Thos. Sullivan, Fred Surface, Elmer, Talbott, Edwin Thompson (atty.), Thos. Tierman, Wm. Toens, Virges Triable, Geo. VanDuren, Guy Vaughn, Eldo Wagner, Walter Wallace, Harry Watson, Walker Weesner, Wm. Wendel, Carl Wilde (atty.), John Williams, Roy Willmeth, Harry Woodsmall, W. Yorger, Alpha Zinn (v. p. State Life Ins. Co.), Chas. Zwick.

KOKOMO—\$495,000

Over \$29,583 paid in Industrial Claims
Clarence Anderson, David Conley, Wm. England, Earl Horton, Kathryn Kingery, John Klingerman, Chas. Lantz, Robert Leffert, Hazel Masterson, Carl McReynolds, Goldia Neumann, Bennett Rockey, Joseph Schlick.

LAFAYETTE—\$845,000

Over \$21,544 paid in Industrial Claims
Dora Cohen, Daisey Downey, Chas.

Elliott, Louis Elmore, Thurman Griffin, Chas. Haderle, Alta Hayes, Russell Lairy, Alberta Levering, Arthur Linssenman, Wilbur MacDonald, Morris McCarty, Arthur McQueen, Herbert Odle, Mildred Read, Leroy Robbins, Raymond Robertson atty., Dr. Lloyd Sholty.

LOGANSPORT—\$275,000

Over \$12,122 paid in Industrial Claims
Ermond Broyles, Lawrence Cahl, Hobart Eldridge, Monroe George, Harry Johnson, Ruth Moon, Thos. Murphy, Gilford Talbert, Helena Wackerle.

MARION—\$460,000

Over \$33,574 paid in Industrial Claims
Daniel Baker, Elbert Day, Henry Haughey, Oris Holloway, Fred Jaus, Edwin Lambert, Milton Matters, Geo. McCammon, Wilber McCollister, Ida McGeath, Kenneth McKunkin, Emmett Morris, David Paden, Roe Riley, Levi Sheron,

Arthur Telle, Rev. Walter Thompson, Vance Worl.

MICHIGAN CITY—\$310,000

Seldon Barnett, Earl Johnson, Charlotte Kaczmarek, Chas. Mason, Elvera Peterson, Louis Schlundt, Geo. Staiger.

MISHAWAKA—\$320,000

Bertha Heidt, Frank Lewis, Mary Moon, Mary Peiffer, Anna Peterson, Leo Streich.

MUNCIE—\$1,065,000

Over \$51,941 paid in Industrial Claims
Susie Badders, Edmund Ball (mfr.), Moses Black (trust officer), Chas. Blackburn, Francis Bartlett, Chas. Clark, Joseph Connell, Mabel Cranor, Geo. Dew, James Dews, Violet Fouth, Mildred Goebel, Frank Hale, Chas. Heaton, Glen Huff, Clarence Krull, Tom Maupin, Everett Moffit, Earl Moore, Robert Noble, Jenaette Poole, Thurman Porter, Walter Rothlis, Raymond Smith, Frank Glenn, Fred Werts, Frederick West, James Wilson.

NEW ALBANY—\$360,000

Over \$13,811 paid in Industrial Claims
Russell Bourtell, Dr. John Habermel, Morris McDonald, Clyde McKown, David Wedding, Clara Wolf.

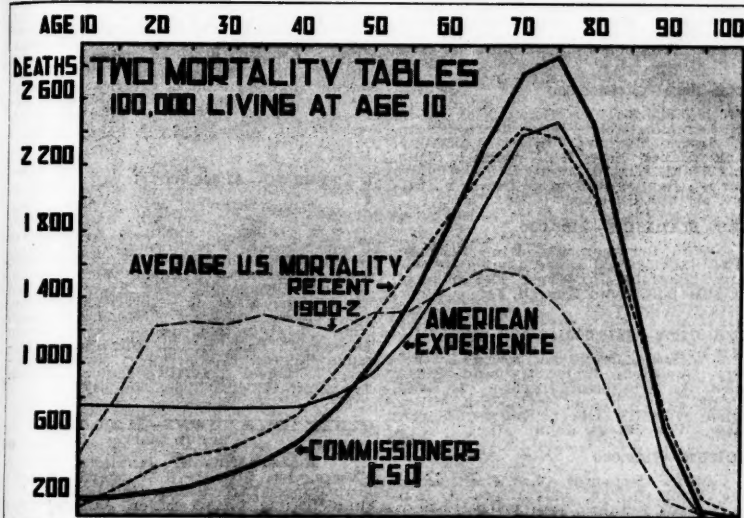
RICHMOND—\$695,000

Over \$58,042 paid in Industrial Claims
Wm. Anderson, Edward Benson, Wendell DeWees, James Dolan, Paul Hathaway, B. Hollarn, Pauline Keeler, Hayden Kern, Frances Link, Fred Meek, Francis Murray, Deryl Rowe, Wm. Sander, Dewey Smiley, Jesse Torrence, Claude Wilkinson.

SOUTH BEND—\$4,555,000

Life insurance payments were \$44.65 per capita and averaged \$172 per family in the city.

Over \$130,984 paid in Industrial Claims
Doris Amsley, Stefan Blacha, Janos Bockel, Chas. Bonnell, Gertrude Chamberlain, Chas. Colip, Orville Crews, Dale Darr, Rev. Robert Daube, Katarzyna Dembinska, Dr. Isaac Doolittle, Lester Eberlein, Robert Fitzsimmons, Robert Frank, Chas. Fulkerson, Henry Glon, Clifford Humphrey, Ben Kaiser, John Kaman, Joe Kenna, Daniel Keogan, Anna Kiszka, John Kurel, Chas. Kuczor, Wm. Land, John Lavengood, Wm. Lavo, Henry LeBlanc, Anna Libking, Frieda Lindsey, Zeldon Lippy, Casimir Luzny, Henry McClintie, Fannie McFarland, Gordon McPhee, Verona Menyhart, John Mezzel, Martin Mochel, Edward Nelson, Robert Puckett, Irene Rafinski, Walter Ruch, Thos. Rydzynski, Nicholas Schilling (merchant), Dayton Shidler, Margaret Smith, John



Since the Commissioners mortality table became effective insurance men have been interested in comparing it with the American Experience table which has been generally used since its introduction in 1868. The new table is designed to follow more closely the trend of current mortality in the United States.

In order to formulate a comparison between the two tables and actual United States mortality it is necessary to start at age ten, since the American Experience table does not consider lives under age ten. Also as the Commissioners table starts at age 1, and showing 97,180 living at age ten from each 100,000, it becomes necessary to refigure the number surviving in each age group in this table as well as the number of anticipated deaths.

The United States mortality figures used are compiled from reports of U.S. Bureau of Vital Statistics showing two periods—1900, 1901, and 1902—and the years 1940 to 1945, starting with 100,000 lives at age ten and showing the average number of deaths in each period.

The following table gives, in five year periods, the actual number of deaths in the United States occurring after age ten, assuming 100,000 lives. The deaths anticipated in both tables are on this same basis.

100,000 LIVES AT AGE 10
Deaths in five year periods

Deaths in the United States Average of 1900-01-02	American Experience Mortality Table	Commissioners Mortality Table	Deaths in the United States Average of 1940 to 1945
Ages			Ages
10-14 .. 2,409	3,715	981	829 .. 10-14
15-19 .. 3,949	3,648	1,111	1,539 .. 15-19
20-24 .. 6,129	3,605	1,264	2,129 .. 20-24
25-29 .. 6,775	3,591	1,501	2,213 .. 25-29
30-34 .. 6,627	3,619	1,857	2,549 .. 30-34
35-39 .. 6,855	3,716	2,388	3,157 .. 35-39
40-44 .. 6,693	3,933	3,168	4,111 .. 40-44
45-49 .. 6,343	4,369	4,286	5,509 .. 45-49
50-54 .. 6,876	5,241	5,835	7,324 .. 50-54
55-59 .. 7,022	6,646	7,864	8,718 .. 55-59
60-64 .. 7,816	8,576	10,279	10,164 .. 60-64
65-69 .. 8,144	10,772	12,692	11,861 .. 65-69
70-74 .. 8,088	12,332	14,258	12,568 .. 70-74
75-79 .. 7,084	11,763	13,813	11,292 .. 75-79
80-84 .. 5,289	9,899	10,655	9,022 .. 80-84
85-89 .. 2,647	4,638	5,829	4,868 .. 85-89
90-94 .. 946	844	1,910	1,672 .. 90-94
95 & over 308	(95) 3	(95-99) 309	475 .. 95 & over

It is seen in this table that in 1900, 1901 and 1902 the actual number of deaths before age 65 was 67,494 while 32,506 died subsequently; however in 1940 to 1945 only 48,242 died before reaching 65 the remaining 51,758 having survived that age.

An analysis of all deaths at ALL ages reveals that in the earlier period only 22.2% lived to age 65 and older, but in 1940 to 1945 the number living to 65 and older was 46.3%. Also, 31.5% of all deaths occurred before age 10 while at present only 10.5% of the yearly deaths occur before age 10.

Names in each town are only a partial list of claims paid during 1947.

BUSINESS IS GOOD, THANK YOU

INSURANCE IN FORCE in the Indianapolis Life Insurance Company has recently passed

\$200,000,000.00

NEW BUSINESS is staying consistently ahead of 1947—the greatest previous year in the Company's history.

The Company's training and retraining plans are comprehensive, definite, thorough, enabling new men to promptly establish satisfactory incomes and experienced men to grow and progress.

Indianapolis Life men are career underwriters. They are earning unusually high incomes.

Indianapolis Life Insurance Company

Indianapolis 7, Indiana

An Old Line, Legal Reserve, Mutual Company organized in 1905

Agency opportunities in a few choice cities in Indiana, Texas, Illinois, Minnesota, Ohio, Michigan, and Iowa.

A. H. Kahler
Vice-President and
Superintendent of Agencies

Edward B. Raub
President

Indiana—Continued

Sobolewski, Julia Szigeti, Dr. James Wilson, Karl Wise (retired), Wesley Zimmerman.

TERRE HAUTE—\$3,820,000

Over \$99,418 paid in Industrial Claims
Carl Allison, John Booker, Raymond Brown, Andrew Byrne, Leo Egnew, Robert Franklin, Blanche Frederick, Wm. Fowler, Bert Huffman, Roy Johnson, Mary Kaster, Arthur Kincaide, Mary Lobbey, Dr. Joseph Minnis, Clara Newton, Mirle Nichols, Walter O'Laughlin, Dr. Chas. Owens, Dillie Pigg, Geo. Roebuck, Wm. Rollings, Chas. Russell, Dora Russell, John Schwerdt, Frederick Tiedman, Bonny Weller.

VINCENNES—\$350,000

Over \$47,214 paid in Industrial Claims
Arthur Brown, Wilfred Evans, Evelyn Foster, King Hull, Fred Lucas, Chas. Miller, James Sisson, Chas. Townsley.

OTHER INDIANA TOWNS—\$1,210,000
(Partial List)

Bedford: Over \$7,494 paid in Industrial Claims. **Connersville:** Glen Blevins, Ambrose Elliott (atty.), Bert Massey. **Goshen:** James Bowen, James Neville, Roy Rensberger (realtor). **Jeffersonville:** David Allen, Albert Holmes, Styles Howard. **La Porte:** Wm. Borawski, Fred Lindemann, Leonard McIntyre. **New Castle:** Ody Bledsoe, Frank Ellis, Helen Judkins.

IOWA

Total Payments \$34,800,000
Rank in Payments 23rd
Rank in Population 20th
Payments per Capita \$13.35
Ratio to National Per Capita
Insurance Payment588

BURLINGTON—\$730,000

Chas. Baker, Samuel Bawman, Hubert Benke, Wm. Berger, Wm. Bothe, Louis Brockhagen, Dr. Benjamin Campbell, Carl Carlson, Jesse Carter, Geo. Coad, Patrick Daly, Mary Dehner, Frank Delaney, Philip Dustman, Minnie Fritz, Richard Gaines, Chas. Garrison, Carl Grie-

sel, Harold Herman, Edward Hohl, Claude Kelsey, Chris Kohrs, Chas. Nuss, Geraldine Phelan, Harry Robinson, Theo. Schaefer, Henry Schultz, Fred Schwerin, Phillip Tramann, Lloyd Washburne, Arthur Wiesel, Chas. Williams, Jr.

CEDAR RAPIDS—\$2,740,000

Life insurance payments were \$42.81 per capita and averaged \$153 per family in the city.

Other \$19,675 paid in Industrial Claims
Herman Ahrens, C. Batman, Dr. Benjamin Brokhammer, John Burge, Norval Crawford, John Currell, Ella DeCamp, James Fuller, Lewis Gifford, Louis Hein, Joseph Hladky, Samuel Howard, Frank Kindt, Geo. Koehn, John Limback (retired), Clarence Livingston, Gifford McClain, John Miller, Chas. Moore, John Netolicky, M. Nolan, Marie Pechacek, Verle Porter, Walter Post, Daniel Scanlan, Clarence Schuster, Fred Simmons, Robert Smythe, Arthur Taylor, Edward Taylor, Kristina Uherka, Dr. Howard Van Winkle, Minna Wikoff.

CLINTON—\$795,000

Peter Bough, Engver Clausen, Wm. Cummings (exec.), Hans Eggers, Chas. Gesland, Max Gmelin, Alfred Ketelsen, Frank Primmer, Gertrude Reynolds, Simon Schreiner, James Spence, Edward Stephens, Edward Williams, Geo. Wilson (exec.), Adolph Volckmann, Theo. Zerrien.

COUNCIL BLUFFS—\$850,000

Sebastian Adrian, Raymond Cusick, Conrad Dachtler, Elizabeth Fisher, Geo. Free, Arthur Jensen, Benjamin Kinnick, Hans Nielsen, Emma Slyter, Julia Smith, Steve Stillinovich, Herbert Underwood, Richard Webb, Josephine Williams.

DAVENPORT—\$2,695,000

Life insurance payments were \$37.96 per capita and averaged \$154 per family in the city.

Over \$49,607 paid in Industrial Claims
Bertha Baker, Wesley Batten, Everett Beattie, Lawrence Bruggmann, Louis Busch, Edwin Connelly, Lester Crook, Joseph Deutsch (merchant), Dwight DeWitt, Lee Dougherty (exec.), Edward Ehrecke, Harry Englund, Francis French, Edward Goldstone, Fred Hampton, Samuel Hirschl, Mary Kay, Walter Krambeck, Wm. McLaughlin, Peter Peters, Leonidas Ramsey (exec.), Agnes Reinbrecht, Carl Richter, Ray Robinson, Harry Stollenberg, Roger VanEvera, Fritz Voss.

DES MOINES—\$7,420,000

Life insurance payments were \$44.68

per capita and averaged \$168 per family in the city.

Over \$37,997 paid in Industrial Claims
Mannes Albers, Edon Allen, Thos. Barton, Otho Bennett, Wm. Botkin, Orin Boyd, Jefferson Brown, Wayne Carver, Fred Chandler, Geo. Clark, Frederick Coad, James Cummins (banker), Jacob Davidson, Rose Davis, Chas. Edwards, Chas. Feight, John Fogarty, Nels Fredrickson, Fred Gilbert, James Cummins, Earl Hall, Harrison Hay, Byron Henry, Edwin Hewitt, Oscar Huff, Louis Kelleher, Sam Krat, Harry Marlow, Chas. McCollum, Eric Miller, Gust Neofotist, Claude Parker, John Passell, Paul Payne, Joseph Pezdirtz, Nathan Smythe, Ralph Snodgrass, Joseph Tanc, Merle Weaver, Sam Werner, Craig Wright (atty.).

DUBUQUE—\$1,425,000

Robert Beyer, Chas. Boyden, Sam Crawford, Daniel Driscoll, Jacob Heinrich, Ethan Hemsley, Friedrich Henker, Dorothy Herbst, John Ickes, John Kearns, Louis Knockel, Fred Koch, Ernest Wetz, John McLean, Jr., James Millin, J. Oberbroeckling, Oscar Oberreich, Bernard Oberbroeckling, Wm. Potterveld, John Richard, Clarence Richards, Carl Ryder, Henry Sadler, Frank Schelling, Carl Schlueter, Adolph Schmid, Frank Schmitt, Karl Schrup, Myrtle Schumacker, Winifred Smith, Lillian Weaver, John Weimer, Michael Wingert, Sam Young, Joseph Zeyen.

FORT DODGE—\$660,000

Mabel Alftine, Harry Cox, Clifford Demmon, John Ford, Burton Larson, Ignas Lenhart, Frank Lukavsky, Frank Maher (atty.), Nathaniel Mills, Louis Muhl, Harold Munn, Daniel Rhodes (exec.), Claude Ricketts, Edward Rutledge, Arthur Showers.

FORT MADISON—\$195,000

Wm. Bergman, Valentine Friertag, Leo Hundt, Edward Janse, Louisa Kistler, Frank Klopfenstein, Ernst Kottenstette, May Muerhoff, Lynn Russell, James Watznauer.

IOWA CITY—\$315,000

Adelaide Burge, Albert Dunkel, Harry Goodrich, James Gwynne, Edgar Mapes, Antonio Marlas, Ewen McEvan, Emmett Meade, Frank Mezik, Wm. Miller, Regina O'Neill, Albert Rogers, Harlan Travis, Wm. Wiese, John Zaller.

KEOKUK—\$180,000

Minor Carpenter, Chas. Crane, Anna Hoke, Wm. Murray, Abel Reese, J. Roberts, Orville Stanbro, Ray Wilsey.

MARSHALLTOWN—\$210,000

Fred Belknap, Catherine Curtis, Geo. Downing, Orville Hampton, Gladys Peshel, Robert Schmidt.

MASON CITY—\$485,000

Floyd Bisbee, Sidney Bowen (exec.), Francis Elghmey, Adam Gilpin, Thelma Gustafson, Wm. Hannaman, Warren Johnson, Harold Kennedy, Janet Krause, Joseph Laird, Thos. Murray, Francis Nugent, Gust Pergakis, John Shipley (atty.), Bowman Stratton, Herbert Woodward.

MUSCATINE—\$225,000

Dr. Thos. Beveridge, John Collins, Wm. Diercks, Oren Dusenberry, Albert Hoffman, Fred Hoopes, Herman Kindler, Dr. John Klein, John McKee, Rev. Karl Michels, Frank Martin, Benjamin Rhoads, Edward Sawyer, Harry Seaton.

OTTUMWA—\$585,000

Wm. Arnold, Martha Barton, Abram Blew, Geo. Dickson, Lewis Eisenbeis, Manley Forsythe, Chas. Kaufman, Patrick Leeny, Christopher Lowenberg, Thos. Neiswanger, Fred Orelup, Chas. Sands, Chas. Schafer, Fannie Spiwak, Forrest Wilson.

SIoux CITY—\$3,645,000

Over \$17,908 paid in Industrial Claims
Felix Adler, Chas. Anderson, Thos. Beeson, Christian Borgen, Wm. Doughty, Albert Carnes, Chas. Coacher, Joseph Cohen, Frank Emmerick, Wm. Ennenga, Alonzo Fisher, Anna Flaherty, John Flynn, John French, James Griffin, Otho Harvey, Mary Heilman, Charlotte Hickey, Louis Jeep, Frank Perazzo, Gustave Peterson, Joseph Scharles, Effie Stevens, Wm. Strief, Hilus Traynor, Frank Wilson, Carl Younglove.

WATERLOO—\$1,890,000

Frank Benedict, John Benway, Geo. Brinkman, Roy Campbell, John Cherry, Ramona Duke, Dr. Elmer Dunkelberg, Joseph Fisher, Wm. Formaker, Joe Ganz, Wm. Green, John Heinz, Louis Hildman, Otto Hoth, Alvin Kemper, Wm. Kerwin, Marcellus Kooser, Esther Krensky, Fred Latta, Earl Manning, Clifford McClinton, John Miller, James Petalos, Kenneth Riggs, J. Ryan, Chas. Schoenhard, Susan Simard, Albert Smith, Ed Smith, Gertrude Snyder, Harry Soper, Earl Tackaberry, James Trimble, August Vogel, Benjamin White, Clyde Woolsey.

OTHER IOWA TOWNS—\$1,310,000
(Partial List)

Ames: Minnard Jennings, Homer Plagge, Geo. Ross, Will Woodard. **Boone:** Ivan Capps, Peter Dunn, Geo. Elliott, Arthur Lantz, Doris Shaler. **Centerville:** John Compey, Edna Hawes, John Martin, Richard Teater. **Chariton:** Clinton Cove, Joseph Trimble. **Decorah:** Frank Arneson, Joseph Broughamer, Peter Gayle, Adolph Gullickson, Patrick Ronan. **Fairfield:** Abner Anderson (mfr.), Earl Ben-

Our Expansion Program*has created*

SOME UNUSUAL

AGENCY OPPORTUNITIES

in

ARIZONA, COLORADO, CALIFORNIA
KANSAS, TEXAS, MISSOURI
OKLAHOMA, NEBRASKA
MINNESOTA, MONTANA
IOWA, WYOMING
NORTH & SOUTH DAKOTA, NEW MEXICO
OREGON, WASHINGTON, NEVADA

New Business Volume is up at

NATIONAL RESERVE LIFE INSURANCE CO.

Topeka, Kansas

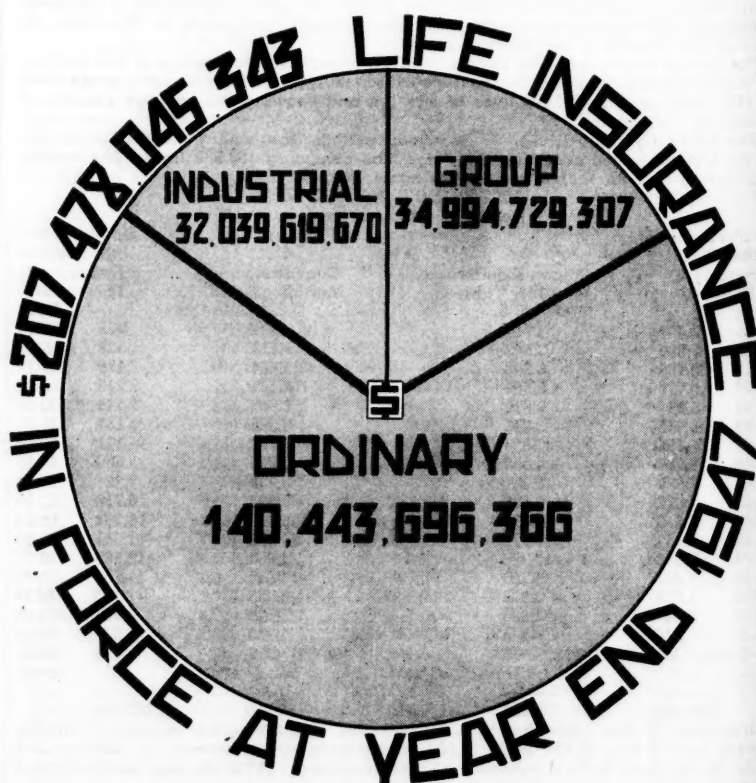
and

POLICYHOLDER'S NATIONAL LIFE INSURANCE COMPANY

Sioux Falls

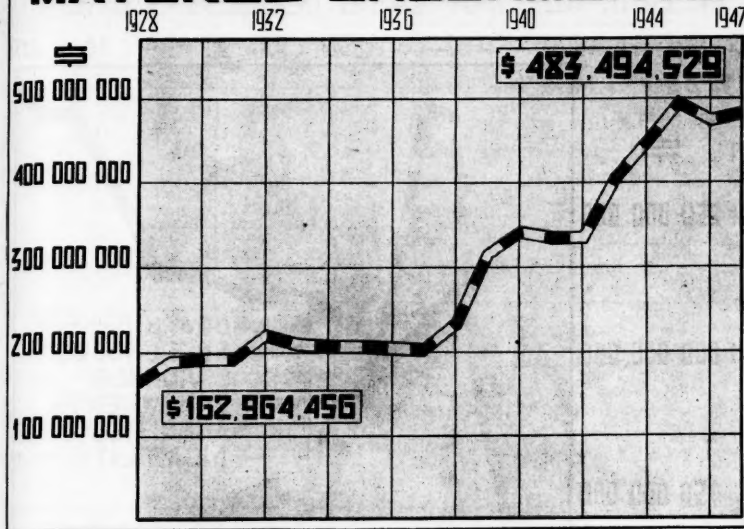
South Dakota

— "ASSOCIATED COMPANIES" —



The amount of insurance in effect today is \$100.8 billion larger than in 1935. Group insurance alone has increased \$11 billion in the past two years and has doubled in amount in force since 1940: group today equals the amount of ordinary in force in 1920 and exceeds the total of all classes of insurance in 1918.

MATURED ENDOWMENTS



Maturing endowment policies totaled \$483,494,529 in 1947 showing an increase of \$10,118,425 for the year; these payments were 25% of all living benefits. In twenty years endowments have matured for a value of \$5,831,759,789 amounting to 16.2% of total policyholder payments.

1928	\$162,964,456	1935	\$207,319,001	1942	\$334,116,204
1929	187,417,221	1936	202,402,873	1943	403,278,258
1930	190,494,499	1937	201,206,548	1944	447,828,401
1931	188,015,670	1938	231,202,251	1945	495,524,377
1932	219,461,649	1939	314,443,200	1946	473,376,104
1933	208,366,107	1940	340,660,838	1947	483,494,529
1934	206,415,318	1941	333,772,285		

20 year total... \$5,831,759,789

Iowa—Continued

ington, Harlan Gossick, Frederick Meser, James Starr, Robert Wilson. **Indianola:** E. Felton, John Reddish, Alfred Simmerman, Robert Spence, C. Trimble. **Keosauqua:** Peter DeCook, Robert Jones, David Grigsten, Franklin Rowland, Hugh Whitlatch. **Mason:** Edward Besser, Chas. Chapp, Nellie Lowry, Roy Nicholson, Frank Watts. **Oskaloosa:** Pearl Cooney, John Eichhorn (atty.), Wm. Hoeller, Rufus Jones, John Nash. **Red Oak:** Chas. Cord, John Dickersbach, Basil Johnson, Ray Ratcliff, Frans Theorell. **Webster:** Courtland Babcock, Jay Fosdick, Melvin Johnson, Guy McCauliff, Nicholas Wagner.

KANSAS

Total Payments\$23,700,000
Rank in Payments33rd
Rank in Population29th
Payments per Capita\$12.38
Ratio to National Per Capita
Insurance Payment546

ATCHISON—\$230,000

Over \$1,284 paid in Industrial Claims
Chas. Finney, Herman Kessler, Edward Moeser, Geo. Naville, Louis Still.

COFFEYVILLE—\$245,000

Edward Cape, Joseph Duffy, Viola Hamilton, Chas. Hoobler, James Maritt, Lilburn Murphy, Grady Smith.

EMPORIA—\$115,000

Julian Downing, Sarah Hortenstein, Fred Phillips.

GREAT BEND—\$125,000

Dana Gates, David Griffith, Frank Harrison, LaForrest Bodine, Chas. Lischesky, Gerald Sauer.

HUTCHINSON—\$990,000

Over \$18,382 paid in Industrial Claims
Jay Bigger, David Buster, Bert Cheever, Mahlon Ely, Orrel Gardner, Geo. Goertzen, Wm. Gossage, Wm. Hopper, Fred Houser, Francis Johnson, Stephen Johnson, August Johnson, Wilbur McClellan, Howard McVay, Rev. Claude Miller, Edna Nichols, Edward Panning, John Pargeter, Emily Parmely, Lester Pratz, Dr. Arthur Raffington, Hubert Steel, Herbert Sterrett, Joseph Stuart, Clarence Tammen, Percy Thompson, James Tinius, Samuel Wohlgenuth.

INDEPENDENCE—\$195,000

Wm. Banks (atty.), Raymond Christy, Reno Colburn (auto agcy.), James Dooper, Floyd Graham, Frank Gurney, Jr., Jacob Nolan, Floss Otterman, Chas. Roberts, Kate Ryan.

KANSAS CITY—\$3,540,000

Life insurance payments were \$28.32 per capita and averaged \$110 per family in the city.
Over \$44,961 paid in Industrial Claims
Mary Ahearn, John Batty, Jr., E. Bledsoe, Chas. Bouse, Lula Bradshaw, John Buchanan, Jr., Ellis Caraway, Robert Coleman, Chas. Collins, Trennor DeMoss, Gail Everhart, Michael Fitzgerald, Wm. Foley, Joseph Goar, Wm. Gray, Karl Hess, Harry Holman, Wm. Johnson, James Kelley, Grace Kennedy, Eric Lally, Walter Lancaster, Wm. Leaton, James Lynch, Harry Maller, Rand McBroom, Sheila Meeks, Robert Moffatt, Randolph Parker, Fred Renegar, Culver Rippetoe, Wm. Ryan, James Ryan, Omar Ryan, Rose Schoolcraft, Lester Sebo, Lewis Spencer, Wm. Steinmetz, Hugh Stratton, Jerry Sullivan, Geo. Thomas.

LAWRENCE—\$250,000

Glenn Charlton (ins.), Clifford Carl, Clayton Hackman, James Holmes, Harry Kempter, John Kirk, Jennie McCann, Herman Meuffels, Joseph Payne, Clifford Pine, Edward Shaw, Geo. Peropulos, Wm. Vogler, David Williams.

LEAVENWORTH—\$215,000

James Crum, Moe Ettenson, Charlotte Hels, Anna Krautz, Edward McQuillen, Jess Weigel, Harrie Zeigler.

PARSONS—\$190,000

Henry Coysh, Leonidas Crooks, Dessa Grey, Wilhelm Sievert.

PITTSBURG—\$240,000

Thelma Barnes, Harry Bell, Donald Cross, Russell Francis, James Hershman, Shirley Hulen, Samuel McCann, Ernest Miller, Mills Otto, Albert Wilbert.

SALINA—\$425,000

Chas. Baker, Herbert Clark, Chas. Conrad, James Gaume, Cora Hebert Geo. Jones, Alfred Lundberg, Herbert McKechum, James Miracle, Victor Olson, Henry Simpson (retired), Anna Smith, Harry Tyler, Leonidas Woody.

TOPEKA—\$3,350,000

Life insurance payments were \$43.50 per capita and averaged \$150 per family in the city.
Over \$16,299 paid in Industrial Claims
Nellie Alspach, Ruth Best, Alfred Beverly, Aloysius Burns, Chas. Crosby (merchant), Wm. Dickie, Donald Denton (dist. mgr. Fidelity Mut. Life Ins. Co.), Claudine Dwinell, Edwin Gresser (retired), Chas. Graves, Robert Hainline, Geo. Hermann, Edward Kramer, Ida Mc-

Afee, John McCarty, James McIntire (livestock buyer), Schuyler Nichols, Donald Pierce, Ernest Officer, Frank Oxendale, Loren Roush, Edward Smith, Clayton Springer, Jack Springer, Maudina Torrance, Lester Weaver, Sr., Arthur Wierman, Sarah Woelf.

WICHITA—\$5,395,000

Life insurance payments were \$44.58 per capita and averaged \$172 per family in the city.
Over \$21,645 paid in Industrial Claims
Wm. Allen, Walter Bartling, Fred Blauvelt, Fred Blume, Claire Born, Orville Brown, John Burnside, Oliver Cain, Herman Cast, Ralph Chapin, Hollis Cooper, Wm. Curtis, Robert Foulston (atty.), Arthur Franz, David Greenberg, Guy Holmes, Mildred Houser, Joseph Houston (lumber dealer), Ferris Jacob, Wayne Letimer, Winfield Leu, Howard Marshall, James McAdam, Blanche McCall, Bernard Megaffin, Thelma Mielke, Edward Mitchell, Paul Monroe, Joseph Moran, Frank Obrist, James Paxton, Kenneth Perry, Bruce Pilcher, Jesse Rice, Joseph Riddell, James Rigg, Horace Royer, Leo Ryan, Adam Schoenborn, Elizabeth Shoff, John Schwader, Anson Scott, Percy Thomas (exec.), James Tilford (druggist), Clarice Urganhart, Wm. Weiland, Harry Wheeler, Samuel Wible, Randall Wilson, Wesley Wright, Dr. James Wolfe.

OTHER KANSAS TOWNS—\$1,290,000 (Partial List)

Arkansas City: Ronald Englis, Albert Miller, Melvin Ramey, Arthur Waddie. **Chanute:** Chas. Allison, Olin Balch, Milo Gray, Jesus Sabedra. **Dodge City:** Elsie Beall, Lyle Billings, Guy Houser,

Harden Newell. **Eldorado:** Walter Covert, Vergie Richey. **Manhattan:** Gifford Abbott, Emory Berger, Waldo Grimes, Ernest Obenland. **Newton:** Winfred Goetschins, James Inghram, Aaron Rieger, Chas. Stewart. **Ottawa:** Chas. Brown, Jr., Harland Constant, Frederick Dodson, Aloysius Portelance.

KENTUCKY

Total Payments\$39,800,000
Rank in Payments21st
Rank in Population19th
Payments per Capita\$14.33
Ratio to National Per Capita
Insurance Payment632

ASHLAND—\$610,000

Donald Barber, Millard Beam, Bertam Becker, Harry Birch, Myron Callahan, Garfield Carter, Dr. Edward Connelley, Henry Kelley, Emund Lykke, Glenn Maggard, Woods Montague, Oscar Ratliff, Warren Rayborn, Bascom Riffe, Albert Stone.

BOWLING GREEN—\$230,000

Over \$22,566 paid in Industrial Claims
Mary Bailey, Raymond Fulenwider, Clarence Gaines, Lallie Johnson, Fred McGinnis, John Mercer, Betty Reed, Andrew Rooker, Delbert Spencer.



The life of a corporation, like the life of a nation or of an individual, is divided into periods. The initial period is that of organization or birth, followed by a period of beginning activities and establishment. Then comes the period of growth and expansion. The Kentucky Home Mutual Life Insurance Company has passed through the first two periods and has entered upon the third. The direction of this important phase of the Company's progress has been placed in the hands of our new Vice President and Director of Agencies, Mr. James A. Preston.

Along with the program of expansion, which will include the addition of new representatives to agencies already established, and the establishment of new agencies, there will be the introduction of new methods of prospecting and of selling and recruiting. Special attention is being given to the persistency of business, which has its foundation in the method of the sale and in the class of buyer. To effect these desired results, a complete training course has been initiated for all Kentucky Home Mutual representatives, both old and new. The full cooperation of everyone connected with the Company is assuring the success of this program.



KENTUCKY HOME MUTUAL

Life Insurance Company

LOUISVILLE

KENTUCKY

Ellsworth Regenstien

James A. Preston

—President

—Vice Pres. & Director of Agencies

Kentucky—Continued

COVINGTON—\$1,635,000

Over \$112,230 paid in Industrial Claims
Hugo Anhofer, Maggie Beckerich, Lawrence Berte, Jonathan Booher, Carroll Bornhorn, Dr. Allen Caldwell, Edith Dameron, Frank Decker, Jr., Wm. Fight, Wm. Grone, Chas. Hagedorn, Edward Hord, John Macke, Chas. Mosby, Louis Patterson, Frederick Romes, Albert Rudd, Mortie Simpson, John Spindel, Lawrence Timm, Frank Tracy (atty.), Henry Walters, Marley Wilson, Nicholas Weidelsbacher.

FORT THOMAS—\$185,000

Louis Bloesing, Chas. Dunkhorst (asst. treas. Union Central Life Ins. Co.), Albert Stegeman.

FRANKFORT—\$130,000

John Aubrey, Homer Ford, Jr., Dr. Herbert Leonard.

HENDERSON—\$125,000

Geo. Jeter, LeRoy Meyer, Michael Wendling.

HOPKINSVILLE—\$160,000

Over \$35,616 paid in Industrial Claims
Maxine Caldwell, Lionel Duke, Harry Edwards, Thos. Overshiner, Edward Waller.

LEXINGTON—\$2,525,000

Over \$64,624 paid in Industrial Claims
Lee Adams, Ernest Bourne, Dr. Ernest Bradley, James Brown, Durward Callahan, James Daingerfield (atty.), John Dalrymple, Geo. Farris, Aubrey Gaines, Edward Hutchinson, Chas. Lambert, Chas. Manning (banker), Wallace Muir (atty.), Ray Murphy, Dr. John Patterson, Delano Proctor, Clay Ross (university professor), Theo. Saunders, Wm. Skidmore, Chas. Smith, Dr. Claude Trapp, Chas. Wolverton.

LOUISVILLE—\$16,225,000

Life insurance payments were \$50.70 per capita and averaged \$190 per family in the city.
Over \$323,651 paid in Industrial Claims
Geo. Anderson, Geo. Atwood, Smith Bailey, Aaron Blacker, Jacob Blieden, John Bredemann, Edith Burba, Dr. Everette Butler, Edward Byrne, Frank Coakley, Walter Conner, Leonard Dougherty, Robert Dennis, John Doolan (atty.), Joseph Egan, Andrew Ellis, Louis Ernst, Henry Flagg, Siegfried Fleischaker (meat dealer), Claude Flowers, Enoch Gale, Dr. Wm. Gardner, John Graham, Sr., Henry Grant (retired), Dr. Joseph Green, Wm. Griesbaum, Wm. Hall, Jacob Haller, John Heil, Henry Hinkelbein, Geo. Howell, Wm. Hunt, Odus Jeffries, Willard Johnson, Allan Kast, Fred Klausing, Jerome Kopp (pres. Dolfinger China Co.), Joseph Lang (merchant), Joseph Lutz (exec.), Albert Lyon, Albert MacPherson, John Manning, Wm. Mansfield, Edwin Meves, Phillip Miller, Robert Moore, Wm. Musick, Wm. Rapier, Allen Reager, Stanley Reed, Adolph Reutlinger, Samuel Robinson, Roy Schuble, Claude Thompson, Canvy Watts, Philip Weinberg (retired), Otis White, John Wickersham, Chester Wilson.

MAYSVILLE—\$105,000

Over \$17,234 paid in Industrial Claims
Wm. Brooks, Theezra Forman, James Ishmael, Katherine Melton, Melvin Whaley.

NEWPORT—\$310,000

Henry Dennert (pres. Dennert Distributing Co.), Geo. Easke, John Fischer, James Holland, Wm. Larenzen, Anthony Miller, Richard Salter, Frank Schraer.

OWENSBORO—\$385,000

Robert Cox, Chas. Evans, Orie Fowler, Clarence Hamilton, Bryant Head, John Mason, Geo. Medley, Goodloe Morrison, Gunther Petrie, Glenn Young.

PADUCAH—\$690,000

Over \$64,178 paid in Industrial Claims
Thos. Argust, Gertrude Baker, Frank Burrows, Malissie Fortson, Lois Johnson, Thos. Jones, James Maret, L. McGarvey, Geo. Moller, Jack Nelson, James Paxton, John Reid, Sidney Riddick, Goviel Rosenthal (merchant), Otto Ruthenberg, Robert Ryan, Thos. Thompson.

OTHER KENTUCKY TOWNS—\$710,000 (Partial List)

Bellevue: Geo. Kuntz, Corbin; Curtis Jones, Amos Scaf, Jerry Willis. Danville: John Moore, John Robinson (retired), Thos. Swearington. Glasgow: Flem Underwood. Paris: Chas. Adams, Samuel Clay. Richmond: Joe Dudderar, David Kennedy, Andrew Lackey. Somerset: Edward Baker. Winchester: Irvin Atchison, John Hodgkin, Patrick Kearns.

LOUISIANA

Total Payments \$27,200,000
Rank in Payments 31st
Rank in Population 21st
Payments per Capita \$10.67
Ratio to National Per Capita
Insurance Payment471

ALEXANDRIA—\$435,000

Over \$8,925 paid in Industrial Claims
Jefferson Anderson, Jr., Hanie Arwady, Lee Barnes, Peter Beaubouef, Scott Brame, Thaddeus Carter, Hemen Couvillon, Noel Duling, Scott Hathorn, John Kluesner, Edwin Rachal, Elizabeth Rozier, Chas. Stevens.

BATON ROUGE—\$875,000

Over \$46,717 paid in Industrial Claims
Allen Barnett, Millard Bourgeois, Leon Chaney, Victor Coates, Joseph Danna, Nolan Dougherty (pres. Dougherty Land Co.), Jacob Dampf (merchant), Samuel Edelman, Sara Goodell, Wm. Gruner, Wm. Hatcher, Morton Henderson, Orrie Hyde, Dr. Harry Johnston, Percy June, John Kelly, Dalton Kirk, Dr. Francis Landry, Daniel Mahoney, Chas. Man-ship, John McCaa, Frederick McCoy, Robert Morgan, Caroline Norton, Shelby Owens, Mary Redditt, Stanley Reid, Iva Ryan, James Singleton, Leon Spears, H. Stopher, Harry Wagner, Eddie Wren, Robert Zarko.

LAFAYETTE—\$340,000

Over \$37,955 paid in Industrial Claims
Lee Butler, Laurent Dauterwe, Victoria Dominique, Armand Erath, John Husak, Ernest Laganne, Otho Murphy, Eastern Sprole.

LAKE CHARLES—\$365,000

Over \$11,225 paid in Industrial Claims
Joe Carruth, Leo Coale, Sr., Pierre Coco, John Glass, Jr., Robert Hillebrandt, Joseph Johnson, Fannie Rogillio, Ada Rollo, Clarence VanHook.

MONROE—\$725,000

Over \$35,020 paid in Industrial Claims
Mary Anawaty, Dr. Francis Bennett, Sybil George, Therman Grigg, Andrew Harrington, Travis Marks, Joe Michael, John Parker, Alexander Pitts, Dr. Leonard Shlenker, Carl Suttle, Dr. Geo. Trezevant, Gordon Volkey, Jesse Wilson, Sarah Young.

NEW IBERIA—\$110,000

Francis Dowling, Thos. Griffin, Ove Romero, Claude Trahan.

NEW ORLEANS—\$16,190,000

Life insurance payments were \$34.65 per capita and averaged \$125 per family in the city.
Over \$497,112 paid in Industrial Claims
Andrew Achacy, Hilton Alonso, Benjamin Beekman (retired), Dr. Chas. Bloom, Chas. Cain, Lucien Cosebonne, John Chambers (exec.), Honore Daigle, Esteff Defelice, John Devlin, Michael Donely, Anna Elgier, Harry Elliott, Victor Elsas (retired), Aloysius Fabbacher, Wm. Fitzgerald, Edward Fleming, Abner Gilmore, John Graner, Thos. Grinnen (retired), Wm. Hardin, Chas. Herrick, Andrew Kolwe, Alexander Landey, Thos. Lucas, Wm. Mayley, Geo. Milam, Edward Morris, Robert Murden, Wm. O'Dowd, Roy Plisterer, Thos. Poole, Clifford Prendergast, Paul Saunders (exec. adviser), Wm. Sentilles, Varner Sessions, Wm. Simmons, Walter Sirera, Gabriel Skeahan, Francis Thomas, Wm. Wallace, Everett Wanner (engr.), Walter Weill, Henry Weller, Jr., Albert Wetzel, Eugenia White, Vicente Williams, Ferdinand Willie.

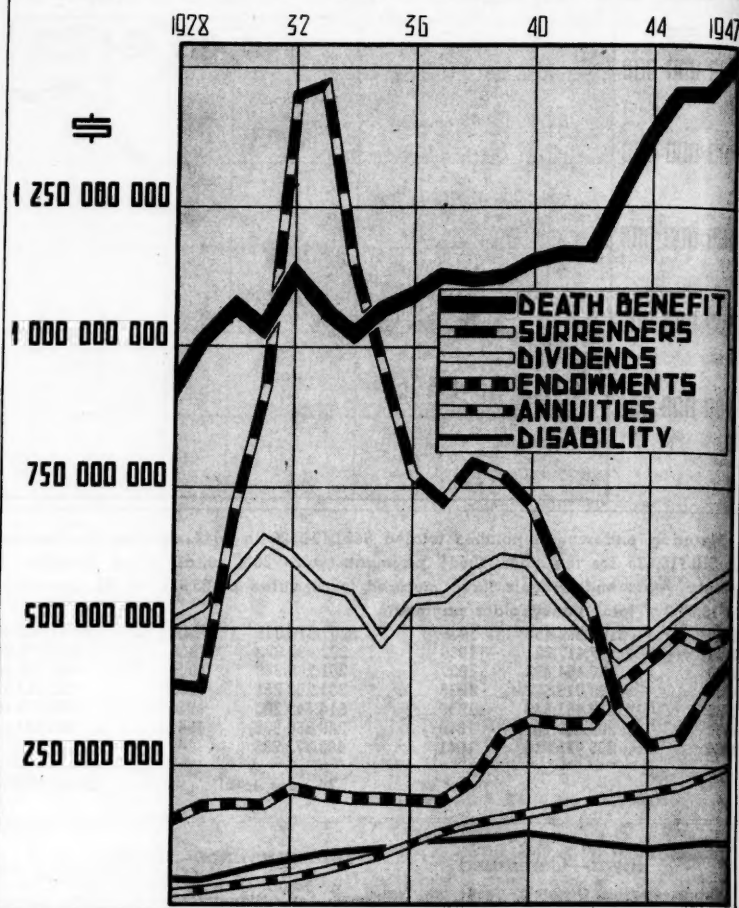
SHEVEPORT—\$3,040,000

Over \$92,458 paid in Industrial Claims
Adger Baird, James Ashley, James Batchelder, Chas. Beeman, Geo. Booth, Hurcue Cobb, Allan Cohn, Fred Crook, Milton Ellis, Herbert Favaron, John Flournoy, Beatrice Gray, Frank Hudson, Marvin James, Nellie Johnson, Lott Laughlin, James Linn, J. Robinson, Oscar McDuff, Nathan Murov (retired), Bassianas Nichols, Merrill Ogle, Oliver Peden, Sr., Mary Pickels, Oliver Polley, Leonard Post, John Pritzen, San Scott, Julia Skoag, Ralph Trippett, Floyd Welch, Lettie Williams, Wm. Wilson.

OTHER LOUISIANA TOWNS—\$680,000 (Partial List)

Abbeyville: Joseph Broussard, Leopols Geoffrey, Lewis White. Bogalusa: Wilson Crain. Harry Fortenberry, Jr., Silas Jenkins. Hammond: Jack Faust, Hiram Stevens. Mansfield: Hallie Burgess, Chas. Hamilton. Minden: James Flewellyn, Wm. Gleason, Luther Hammons. Natchitoches: Alvin Oltmeyer, Robert Phillips, Everett Scarborough. Ruston: Aylmer Allen, Riley Wilson, Nan Wright.

LIFE PAYMENTS



Benefit payments have doubled in 20 years and during this time \$59,065,192.743 was paid to policyholders and beneficiaries by life insurance companies for an average of \$8,091.122 every day; of this amount the living benefits were 60.7% of the total and the death benefits 39.3%.

Living benefits in 20 years amounted to \$35,827,524.163 made up of disability payments \$1,964,479.584, matured endowments \$5,831,759.789, surrender values \$14,147,735.524, annuity payments \$2,550,528.654 and policy dividends \$11,333,020.612. These benefits in 1947 were \$930 million higher than in 1927.

Death claims in this period amounted to \$22,777,522.218; the accidental death benefits \$460,146.362. The total death benefits in 1947 were \$764 million higher than 20 years ago.

MAINE

Total Payments \$17,500,000
Rank in Payments 35th
Rank in Population 35th
Payments per Capita \$19.21
Ratio to National Per Capita
Insurance Payment847

PORTLAND—\$3,525,000

Life insurance payments were \$45.74 per capita and averaged \$192 per family in the city.
Over \$53,297 paid in Industrial Claims
Carl Elfstrom, Caroline Fifield, Dorothy Johnson, Calvin Nichols, Wm. Schibatovich, Ward Steele, Wm. Stone, Maynard Treworky, Harry Williams.

OTHER MAINE TOWNS—\$5,430,000 (Partial List)

Auburn: Robert Ford. Augusta: David Nathieu. Bath: Orville Connors, Charlotte Simpson. Bethel: Clarence Bennett. Brunswick: Worthen Brown, Donald Hunt. Buckfield: Wm. Chase. Clinton: Clarence Hews. Canaan: Fred Nelson. Cape Elizabeth: Horace Hasty. Caribou: Warren Baldwin. Cumberland Center: Harold Hutchins, Susie Hynes. Durham: Osborne Condon. East Cornith: Geo. Dyer. Flagstaff: Harry Bryant. Fort Fairfield: Olive Miller, Frances Whalen. Gardiner: Clara Eugley. Gorham: Hazel Langdon. Guilford: Floyd Mitchell. Hallowell: Avern Lapham. Jefferson: John Lovell. Lewiston: Joseph Dugal. Over \$36,566 paid in Industrial Claims. Norway: Ed-

ward Brown. Presque Isle: Horace Beckwith, Ruby Boone, Walter Carmichael, Robert Condon, Wallace Johnson, Leon Sprague, James Tapley. Somerville: Minnie Green. Van Buren: Joseph Michael. Waterville: Melvin Emerson, Benjamin Mosher, Antonio Rheume. Yarmouth: Paul Loring.

MARYLAND

Total Payments \$60,100,000
Rank in Payments 15th
Rank in Population 25th
Payments per Capita \$27.13
Ratio to National Per Capita
Insurance Payment 1.197

ANNAPOLIS—\$415,000

Over \$74,191 paid in Industrial Claims
Moses Katcef, Max Schiff, Lila Slack.

BALTIMORE—\$38,650,000

Life insurance payments were \$42.41 per capita and averaged \$163 per family in the city.
Over \$953,249 paid in Industrial Claims
Harry Anderson, Walter Auld, Dr. Walter Bacon, Ferdinand Barre, Cleveland Bealmear (realtor), Chas. Benson, Samuel Blumberg, Morris Bond, LeRoy Cairns, Geo. Case, Alfred Criswell, Jacob Doshen, Geo. Dederer, Wm. Farrell, David Finek (chemist), Louis Fine, Morris Fonstein, Paul Fox, Dennil Fuller, Frederick Gelch, Morris Goden, Morris Goldberg, Louis

Maryland—Continued

Greenfield (realtor), Wm. Grieves, Joseph Hajewski, Jesse Heineman, Herman Hennenberger, Frank Hornig, James Johnson, Philip Kieffner, Israel Kirsh, Henry Knott, Israel Kravetz, Thos. Kreiner, Wm. Kurek, Richard Kutzleb, Harry Levin (tailor), Samuel Levy, Chas. Mabel, Samuel Mazer (off. mgr.), Laurence McCalley, Mac Melker, John Mercaldo, August Meyer, Uriwin Michaels (ins. broker), Gusta Miller, Raymond Morrell, Herbert O'Dell (retired), Francis O'Leary, Frank Pacuras, Chas. Parsons, Jr., Joseph Renehan, Clarence Pitt, Wilfrid Preston.

Rudolph Ramming, Henry Raabe, John Reich, Matthew Rice, Pearl Rosenberg, Harry Rothaus, Solomon Rothschild, Aaron Rothstein, Thos. Scavuzzo, Isaac Schofer, Mat Segall, Max Sharrow, Richard Shipley, Ruben Shor, Samuel Smith, Anita Snider, Samuel Soltz, Joseph Streckfur, Fred Toball, Donald Tynch, Andrew Valko, Lester Wallace (banker), Geo. Weber, Wm. Wells, Chas. Wenzel, Milton Wertheimer, Geo. Whiting (exec.), Geo. Wilkinson, Henry Wyman, Harry Yaffe, Abraham Zwoonitz.

GREY CHASE—\$395,000

Paul Burnham, Milburn Fowler, John Hennessey, John Nevitt, Wm. Newton, Margaret Renoe, Roy Reynolds.

CUMBERLAND—\$885,000

Over \$20,418 paid in Industrial Claims
Chas. Bruce, Luigi Cifala, Henry Elrich, Edward Firlie, Elmer Kellough, Harry Leasure, Reuben Morton, Henry Shriver, Richard Walker.

HAGERSTOWN—\$610,000

Over \$15,666 paid in Industrial Claims
Ruth Bettles, Thos. Grosh, Irwin Huffman, John O'Neal, Alonzo Porter, Coles Whittington, Glenn Willhide.

SALISBURY—\$370,000

Over \$92,986 paid in Industrial Claims
Allan Crute (realtor), Graham Gunby (merchant), Elisha Parker, Chas. Walles, Louis Washburn.

OTHER MARYLAND TOWNS—\$1,130,000

(Partial List)
Aberdeen: Thos. Flatley. **Bethesda:** John Donovan, Chas. Morgan, Jr., Geo. Rooney, Lulu Smith, Richard Soper (retired). **Frederick:** Chas. Souder. Over \$77,870 paid in Industrial Claims. **Silver**

Springs: Robert Bains, Wm. Brannan, J. Collins, Clarence Hafferman, Harry Haggerty, Vincent Judge, Virgil Kilgore, Lucy Shutt, Donald Sweetman. **Takoma Park:** Dwight Avery, Henri Brockdorff, R. Bullard, Edward Holmes.

MASSACHUSETTS

Total Payments \$168,400,000

Rank in Payments 6th

Rank in Population 8th

Payments per Capita \$35.64

Ratio to National Per Capita

Insurance Payment 1.572

ARLINGTON—\$890,000

Arthur Birch (retired), Wm. Elwell (broker), John Pike, Ralph Small.

BOSTON—\$51,730,000

Life insurance payments were \$65.47 per capita and averaged \$260 per family in the city.

Over \$342,655 paid in Industrial Claims
Lillian Akins, Gustave Bjorn, Samuel Davis (mfr.), John Jacob, E. Kemper, Francis Kew, Benjamin Lewis, Joseph Marotta, T. Mather, Augustus Putnam, Luther Smith, Bently Warren, Barnett Wilansky.

BROOKLINE—\$4,910,000

Russell Bellou (stock broker), Edyth Bingham, Arthur Brown, Albert Farland, Robert Lander, Harry Rosenberg, Michael Shalek, Samuel Sherman, Frederick Singleton (banker), J. Spaulding, Wm. Spence, Lewis Sovrensky.

CAMBRIDGE—\$5,265,000

Life insurance payments were \$45.28 per capita and averaged \$161 per family in the city.

Over \$187,172 paid in Industrial Claims
Chas. Hutchinson, Antonio Lages, Jesse Marshall, Edwin Robbins (professor), Maxwell Shain.

EVERETT—\$485,000

Michael Anika, Sidney Bishop, Roger Doherty.

HOLYOKE—\$2,405,000

Over \$117,296 paid in Industrial Claims
Ernest Bishop (exec.), Martin Hefron, Dr. Harold Hill, Harry Housen, Eugene Kane, Napoleon Labrecque, Herman Lefebvre, John Mangum, John Tilley, James Wilson.

LAWRENCE—\$4,265,000

Over \$186,067 paid in Industrial Claims
John Bain, Katchadoor Dabanjian, Carmelo Murabita, Frank Parker, Dana Scott.

LYNN—\$3,920,000

Over \$105,962 paid in Industrial Claims
Geo. Ames, Dr. Orrin Blair, Joseph Ryan, Abbie Twomey.

MEDFORD—\$2,340,000

Raymond Emery, Donald MacFadyen, Dr. Chas. Morgan, Edward Murphy.

PITTSFIELD—\$2,760,000

Over \$77,683 paid in Industrial Claims
Wm. Blache, Cummings Chesney, Wm. Coyle, Trimble Foster, Wm. Goodwin, Chas. Hibbard, Wm. Lanou, Daniel McDonald, John Moran, Robert Nesbit, Jessie Raab, Frank Simpson, Arthur Sturgis.

SPRINGFIELD—\$8,495,000

Life insurance payments were \$53.76 per capita and averaged \$212 per family in the city.

Over \$219,715 paid in Industrial Claims
Harriet Emery, Albert Farland, Merton Shepardsen, Frank Tompkins, Frank Tongue, Pauline Weiner.

WALTHAM—\$875,000

Over \$80,822 paid in Industrial Claims
Frank Duffy, Louis Harnish, Dennis Kelliher.

WORCESTER—\$11,385,000

Life insurance payments were \$58.38 per capita and averaged \$245 per family in the city.

Over \$168,671 paid in Industrial Claims
Malcolm Atkins, Ignacy Belch, Wm. Brierly, Joseph Dillman, Fritz Hohne, Michael Mason, Michael O'Hara, Dwight Pierce, Lauren Sealey.

OTHER MASSACHUSETTS TOWNS—\$39,760,000

(Partial List)
Attleboro: Over \$31,686 paid in Industrial Claims. **Brighton:** Over \$147,103 paid in Industrial Claims. **Brockton:** Carl Christensen, Louis Paull. Over \$124,924 paid in Industrial Claims. **Charlestown:** Ignazio Pipitone. **Chelsea:** Fritz Hohne, Morris Libman. Over \$78,888 paid in Industrial Claims. **Fall River:** Roger Clou-

Names in each town are only a partial list of claims paid during 1947.

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DISABILITY BENEFITS

DEATH BENEFITS

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NEW ORLEANS U. S. A.

CRAWFORD H. ELLIS, President

EDWARD G. SIMMONS
Executive Vice-President

KENNETH D. HAMER
Vice-President & Agency Director

\$ 3,440,195,325 PAID IN 1947

DEATH
CLAIMS \$ 1,485,447,504

DIVIDENDS 627,432,965

ENDOWMENTS 483,494,529

SURRENDERS 452,876,950

ANNUITIES 248,899,445

DISABILITY 116,053,357

ACC. DEATH 25,990,575

Death benefits in 1947 were \$1,511,438,079, the living benefits \$1,928,757,246. Total payments were at the rate of \$9,425,192 per day throughout the year.

Massachusetts—Continued

tier, Louis Jacobs; Over \$170,771 paid in Industrial Claims. **Fitchburg:** Pierina Cravedi, Oreste Guglielmi; Over \$141,336 paid in Industrial Claims. **Frammingham:** Homer Rabinowitz; Over \$61,814 paid in Industrial Claims. **Haverhill:** Over \$85,255 paid in Industrial Claims. **Kyle Park:** Harry Strachan; Over \$145,079 paid in Industrial Claims. **Lowell:** John Downing, Hormisdas Goyette; Over \$172,266 paid in Industrial Claims. **Malden:** Clarence Allen, Edward Willey; Over \$190,417 paid in Industrial Claims. **Marlboro:** Napoleon Dion. **Melrose:** Ellis Kirk, Oren Smith. **Milford:** Over \$67,090 paid in Industrial Claims. **New Bedford:** Antonia Coderre; Over \$138,863 paid in Industrial Claims. **Newton:** J. Aubin (retired), Wm. Beal; Over \$72,888 paid in Industrial Claims. **Quincy:** Frank Anderson, Thos. Rule; Over \$114,018 paid in Industrial Claims. **Roxbury:** Harry Cohen, Harry Kanter, Wm. Meegan; Over \$239,335 paid in Industrial Claims. **Salem:** Robert Owens; Over \$125,790 paid in Industrial Claims. **Somerville:** Wm. Kenny, Anna Lucchini; Over \$159,720 paid in Industrial Claims. **Wakefield:** Sherman MacKenzie; Over \$63,825 paid in Industrial Claims. **Webster:** David Clark; Over \$79,025 paid in Industrial Claims.

MICHIGAN

Total Payments \$136,800,000
Rank in Payments 8th
Rank in Population 7th
Payments per Capita \$21.89
Ratio to National Per Capita Insurance Payment966

ANN ARBOR—\$925,000

Elmer Aprill, Leland Cannon, David Christian (musician), Geo. Conklin, Frank Gernacy, Edwin Grimes, Walter Haley, Ruth Hovey, Louis Koebeinick, Kenneth Martin, Emmanuel Stadel, Harvey Van Wagoner, Lillie Winchester.

BATTLE CREEK—\$1,550,000

Leo Blowers, Leo Bundy, Chester Crumrin, Mary Dawson, Sam Dillon, J. Murdoch, Isaiah Near, Henry Nussbaum,

Edgett, Edward Frecking, James Gukis, LaVern LaGore, Bertine McCarty, Robert McNames, Carl Meisterheim, Phillis Nicholson, James Schaardenburg, John Sperti, Howard Thomas, James White.

BAY CITY—\$2,980,000

John Arnold, Albert Black, Chas. Campbell, James Davidson (steamship operator), Michael Desham, Earl Elchhorn, Otto Englehardt, Joseph Fetter, Fred Hacker, Wm. Irvine, Jean Johnson, Nils Juell, Wm. Keen, E. Koffman, Genevieve Lutke, Geo. Parks, Dr. Roy Perkins, Wm. Redmond, Ervin Snyder, Mary Weiss, Clarence Woodruff.

DEARBORN—\$1,535,000

Alton Atkinson, James Beley, Roy Downend, Chas. Erickson, Melbourne Ferstle, Wm. Hildy, Alexander Matysieurcz, Cecilia Mauer, Shepard Maxwell, Harley Morgan, Carl Nichols, Jack Paterson, Dorothy Petroff, Nellie Poloway, Wm. Potter, Wesley Roy, John Yasenchak.

DETROIT—\$57,160,000

Life insurance payments were \$34.53 per capita and averaged \$141 per family in the city.

Over \$679,294 paid in Industrial Claims. Dr. Harry Abrams, John Alexander, Milton Alexander, Elias Amuney, Anthony Anderson (comptroller), Laurence Andrich, Morris Arkin (pres. food distributing co.), Dr. John Asselin, Louis Auger, Chas. Augstberry, Anthony Balagna, Edward Beatty, Morris Berkowitz, Frank Bliss, James Blunt, Nathan Borin (exec.), Joseph Bourg (retired), Arleigh Brigham, Geo. Brooks, Frank Busch, St. Clair Cameron (mfr.), Dr. Peter Carlucci, Francis Carnick, Dr. Joseph Chance, Edward Clarke, Guile Classon (atty.), Albert Cole, Arthur Colpalt, Paul Cooper, Robert Crawford, Raymond Crell, Ralph Cronkwhite, Joseph Cueter (retired), Wm. Danz, Scott DePuy, Walter Fishleigh, Isadore Garber, Archibald Gay, A. A. Gelb, Alfred Gilpin, Sol Gittleman (merchant), Sam Goldfinger, Arthur Green, Abe Greenbaum, Louis Grosslight (retired), Chas. Haner, Geo. Heinlein, Wm. Higgins, Samuel Homsher, Jr., Wm. Jacobs, Wm. Jeakle, Dr. Simon Kates, Carl Klingbiel, Henry Klinck, Felix Kummer, John Kunicke, Roy Lamore, Wm. Leadew, Louis Levenson, Samuel Levine, Thos. Longe, Robert Lothamer.

Roy Marsh, Dr. Frank McCormick, Wm. McHugh, Joseph Mikofsky, Donald

Dorothy O'Connell, Wallace Palmer, Frank Peters, Leonaid Prenzlaueir, Benjamin Pritchard, Dwight Purdy, Earl Roche, Julian Rivard, Harold Schuknecht, Oscar Schwahn, Harry Schwartz, Adolph Schwenger, Alexander Scott, Wm. Semenovitch, Robert Sheahan, Dr. Adolph Shoenfeld, Aubrey Sims, Arthur Sloman, Harry Smith, Stanislaus Sochalski (merchant), Dr. Robert Stimpson, John Sullivan, Harold Sweetman, Peter Terwin, John Thornborough, Wm. Timpson, Joseph Toporow-

EARL B. BRINK AGENCY

Michigan Branch Office

United Benefit Life Ins. Co.

Mutual Benefit Health & Accident Assn.

1221 Book Building
Detroit 26, Michigan

sky, Fred Vance, Wilbert VanDerworp, Wm. Walker, Franklin Walter, Peter Wargo, Albert Wassing, Edward Watkins (exec.), Thos. Watson, Joseph Wedda, Arthur Wendt, Floyd Wertman, Edgar Wherry, Homer White, James Whiteford, Albert Widman, Mel Wilson, Leonard Winter, Frank Wolfson, Cyril Wray, Kate Wurzer, Chas. Wyman, Walter Young.

FLINT—\$5,925,000

Life insurance payments were \$38.22 per capita and averaged \$155 per family in the city.

Over \$50,373 paid in Industrial Claims. Frank Bednarski, Newman Belto, Louis Chimovitz, James Cook, Chas. Cross, Albert Doyle, Geo. Fox, Alcid Gaborry, Byron Gensel, Fred Greenbury, Gilbert Hall, Geo. Harris, Robert Harrison, Chas. Hill, Wm. Howlett, M. Hullberger, Samuel Katz, Clyde King, Dr. Dale Kirk, Frances Litten, Bruce Mackay, David McAra, Milo Miller, Lee Poole, James Rowley, Edith Sewell, Olive Shorkey, Blanche Simmons, Julia Soward, Mary Stewart, Guy Stonebreaker, Jane Sylvester, Grace Turnbull, Eugene Watson, Andrew Wesolonski.

GRAND RAPIDS—\$8,270,000

Life insurance payments were \$49.20 per capita and averaged \$186 per family in the city.

Over \$55,057 paid in Industrial Claims. Venill Ashcroft, Truman Baldwin, Thos. Baumont, Thos. Blinston, Stanley Chase, Louis Cohen (merchant), Frank Coleman, Eli Cross, Herman Davey, James Deremo, Clarence Dexter, John Emery, Jack Frambes, Edgar Gorsuch, Chas. Graham, Edward Haldaman, Lewis Harris (exec.), Henry Houton, Arthur Hurst (broker), Paul Jeltima, Joseph Karas, Otto Kutsche, Fred Linberger, Dr. Reuben Maurits, Harold Miller, Donald Munger (retired), Richard Pray, Ernest Presley, Francis Radey, Allen Rockwell, Louis Scharfenberg, Edwin Slick, Stanley Sokolowski, Dr. James Spencer, Dr. John Stryker, Edwin Switzer (pres. Grand Rapids Supply Co.), Laura Taylor, Wm. Van Leeuwne, Sr., Frank Veley, Carl Wessel, Jacob Wiggers, Arla Wilson, Clara Withey, Frank York, Samuel Zuidema (pres. Grand Rapids Store), Robert Zuidema.

HIGHLAND PARK—\$1,850,000

Over \$105,386 paid in Industrial Claims. John Atelean, John Burns, Norman

Hawke, Elmus Holland, John Katis, Geo. Kreker, G. McCullough, Florence Petruska, Clare Shafer, John Stead.

HOLLAND—\$340,000

Hendrieka Bontekoe, Wm. Bronkhorst, Frank Eby, Alma Gohlke, Jacob Haan, Peter Kline, Marinus Kole, Cornelius Kragt, Milton Maatman, Chas. McBride, Thos. McCarthy, Ernest Saunders, Harold Van de Brunte, Carl Zickler.

JACKSON—\$2,375,000

Over \$44,720 paid in Industrial Claims. Edward Behan, Chas. Blackledge, Edith Burek, Harry Conway, Chas. Daniels, Geo. Deaver, Benjamin DeWitte, Walter Haynes, Amodio Iuni, Stella Jeness, Herbert Jones, Leon Keyser, Carl Letts, Geo. Lloyd, Martin Lutz, Robert Miner, Barbara Murphy, David Purinton, Manley Reynolds, Carl Riede, Frank Steinway, Wayne Taylor, Bertha Teachout, Frank Walker, Maxine Wolcott, Thos. Yager, Arthur Zimmerman.

KALAMAZOO—\$3,025,000

Over \$74,671 paid in Industrial Claims. John Asplan, Millard Aukerman, Peter Boogaard, Arthur Bowen, Norman Brickman, Walter Briggs, Harry Brinker, Wm. Doornink, Solomon Finger, Geo. Fox, Glen Genau, Herman Gruzenza, Sue Hammond, Henry Holdstock, Dr. Edgar Honey, Mahlon Honeysett, Louis Jones, Linda Kulken, Ernest Langren, Robert McPherson, Carolyn Miller, Errett Marrow, Zera Pease, Louis Rosenbaum, Arthur Smith, Linda Soule, Frederick Stolpe, Glenn Thompson, Clarence Traverse, Glady's Turner, Vernon Turner, Glenn Thompson, Wm. Warner, Louise Wells.

LANSING—\$4,125,000

Life insurance payments were \$50.92 per capita and averaged \$190 per family in the city.

Over \$43,446 paid in Industrial Claims. Harvey Alexander, Wilber Barnum, Lorne Blackman, Henry Blair, Eugene Burgess, Thos. Conklin, Arthur Francke, Clarence Fuller, Dr. Dugald Calbraith, Adelaide Gilson, Alfred Goodell, Collie Harris, Fred Heidrich, Wm. Kimble, Ada Lankton, L. Lewis, Chas. MackKichan, Arthur McMaster, Lloyd Meek, Arthur Molstad, Horace Morgan, Howard Platt, Robert Pruess, Burton Rees, Ernest Sandin, Howard Sayre, Wm. Schneider, Howard Sheller, Arthur Stebbins, Fay Stokes, Wm. Thiedemann, Chas. Thomas, Howard Trudgen, Frank Wall, Ray Wilson.

MUSKEGON—\$1,465,000

Jacob Baum, Paul Beardsley (secy. Piston Ring Co.), Hubert Brentlinger, Nicola Christophersen, Ruth Dykstra, Martha Forsberg, Eva Howe, James Jaspersen, Ida Kimball, Joseph Kleeves, Walter Koebel, Wm. Lorens, Edwin Lund, Frank Martin, John Martinson, Wm. Montgomery, Milo Pray, Joseph Ricco, Jr., Geo. Roth.

PONTIAC—\$2,890,000

Over \$19,698 paid in Industrial Claims. Martin Atkins, Chas. B. Palmer, Michael Brennan, Francis Castell, Woodrow Davis, Anton Fater, David Fitzgibbon, Ray Galloway, Arthur Horst, Dr. Her-til Larson, Geo. Lemons, Herman Lick,

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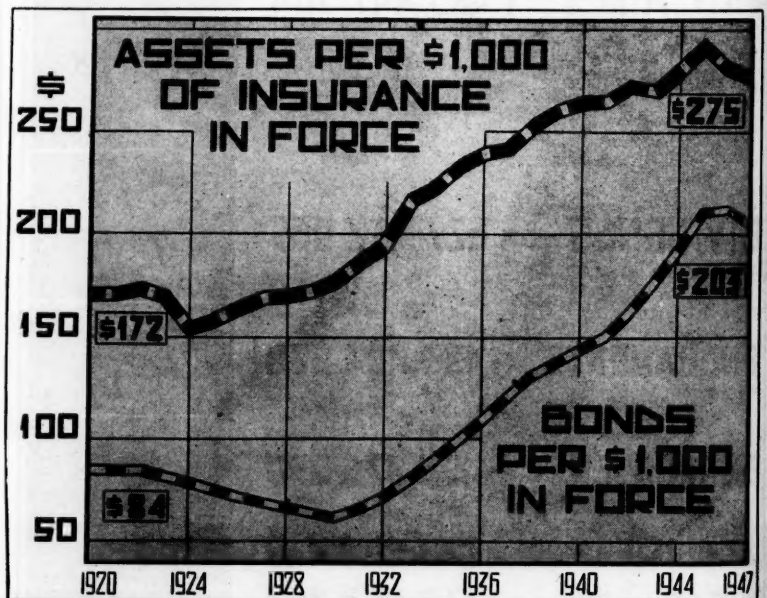
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W. RALPH JONES President

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Assets for each \$1000 of insurance in force today are \$103 higher than in 1920: in that year, of the \$172 in assets per \$1000 of insurance, \$84 or 48.8% was invested in bonds, today 73.8% are in bonds and over 50% are government bonds. The small decrease in assets per \$1000 is the result of the large volume of new business in the last two years.

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Michigan—Continued

Memko Lipnik, Wm. Myers, Samuel Patterson, Archie Richards, Arthur Sarros, Fred Stephenson, Allen Tewillager, Lucius Tom, John Winger.

PORT HURON—\$690,000

Edward Bradley, Albert Callery, Elmer Chadwick, Margaretta Davidson, John Endlich, Wm. Johnson, John Kaumeier, Jr., Chas. Kennedy, Lizzie Lothian, Donald McNair, Lester Mordick, Grace Nevin, Chloe Newman, Thos. O'Connor, Herbert Rinker.

ROYAL OAK—\$360,000

Henry Coombs, James Dean, Cornelius Mount, Wm. Pickard, Eliza Schwaderer, Geo. Volker, John Walden.

SAGINAW—\$4,110,000

Over \$52,060 paid in Industrial Claims Deane Anderson, John Bauder, Chas. Behm, Edward Blodgett, Lyle Davis, Oscar Denison, Norman Ellis, Emory Gordon, James Graves, Percy Green, Leeta Hanna, Cecil Horsfall, Wm. Hulme, Walter Knief, Marie LaMere, O. Moor, Ernest Phillips, Chas. Rancous, Clarence Rice, Reginald Richards, Leonard Rupp, Edwin Russell, Clyde Ruitan, Lucile Goforth, John Walczak, John Wilkinson.

OTHER MICHIGAN TOWNS—\$6,900,000

(Partial List)

Adrian: Mary Deery, Francis McLoughlin, L. Shull. Alpena: Andrew Bott, Joseph Huot, Francis Toltsdorf. Birmingham: John Hagey, John Kavanaugh, Robert Tanner. Cadillac: Ralph Weber, Henry Westfall, Carl Willman. Over \$150,071 paid in Industrial Claims. Escanaba: Nels Ahlquist, Adam Krutch, Henry Reiss. Grand Haven: Frank Griswold, Hartger Jonker. Grosse Pointe: Alexander Adams, Frank Tourm, Henry Michels. Grosse Pointe Park: Frank Bauer, Geo. Lowrie, Frank Snay. Hamtramck: Karol Przedpelski. Iron Mountain: John Alexander, Elwin Brown, John Shea. Marquette: Dr. Chas. Bottum, Irene Boyer, Chas. Brink. Menominee: Joseph Hartl, Vaclav Holub, Edward Pearce. Monroe: Dora Burchfield, Gustav Rupp, Chas. Throop. Mount Clemens: Frederick Brietmeyer, Paul Matthews, Arthur Rosso. Niles: Louis Forsath, Howard Harger, Verne Watson. Owasco: Albert Kirkpatrick, Ralph Melhorn, Jesse Shattuck. Plymouth: Iva Bordine, Lina Hondorp, Dr. John Kelly. River Rouge: Carl Decker, Walter Whitfield. Over \$14,020 paid in Industrial Claims. Traverse City: Dominic Chase, Margaret Borabacher, Harold Rosser. Wyandotte: Archie Stiles (undertaker). Ypsilanti: Thurlow Fleming, James Kramer, Wm. Owen.

MINNESOTA

Total Payments \$64,200,000
Rank in Payments 14th
Rank in Population 17th
Payments per Capita \$22.16
Ratio to National Per Capita Insurance Payment978

DULUTH—\$4,485,000

Life insurance payments were \$43.12 per capita and averaged \$180 per family in the city.

Oscar Anderson, Harry Bohlin, Edward Braun, Ralph Burdick (att.), Alexander Czarnexki, Ollie Dignus, Wallace Pedorek, Fred Fischer, Edward Gallagher, Alfred Gross, Clarence Hartley, Carl Johnson, Robert Johnson, Nora LeRoux, Dr. James Manley, Wm. Maske, Wm. McGill, Jacob Michael, Dr. Francis Muehlen, Andrew Mudrak, Arthur Newman (drug-gist), Rev. Richard O'Gorman, Thos. Pearson, Frank Schaeffer.

HIBBING—\$270,000

Isidor Dorfman, Ray Smith, Wm. Spensley.

MANKATO—\$295,000

Harry Buck, Henry Footh, Phillip Klammer, Christian Laurisch (att.), James Orr, Frank Smock, Henry Webb, Minnie Wurdelman.

MINNEAPOLIS—\$27,660,000

Life insurance payments were \$54.12 per capita and averaged \$205 per family in the city.

Over \$56,279 paid in Industrial Claims Zinna Adams, Trueman Agnew, Helge Arvidson, Irene Austin, Philipp Bachmann, Willard Baker (mgr.), Earl Ball, Wm. Barnes (exec.), James Barum, Leroy Beebe, Wesley Benesk, Roscoe Benjamin, Wm. Bennett, Martin Berg, David Berman, Clinton Bortz, Frank Brasie, Arthur Brin, Louis Campbell (exec.), Martin Campbell (ins.), Patrick Carlin, Geo. Cassidy, Harry Clarkson (ins.), Margaret Cogwin, Morley Collier, Ernest Colwell, John Curtis, Eva Dauphine, Kenneth Docherty, Wm. Dopley, John Doty, Lester Dudley, Wm. Duncan (banker), Ida Enger, Ingvald Enger, Leo Englesby, Oscar Erickson (retired),

Richard Erickson, Floran Frame, Thos. Fitzpatrick, Patrick Gaffney (treas.), Eagles Construction Co.), Burdette Gibbs (retired), Kenneth Gjerstad, Frank Glenn (traffic mgr.), J. Grant, Solomon Haber-man, Simeon Hardy, Herman Henning, Elias Hestness, Clark Hileman, Kane Hoffman, Carl Holsteen, Geo. Jalma, Dale Johnson, Frederick Johnson, Carl Johnson (retired).

John Johnson, Stanley Kapala (undertaker), John Kelsor, Orel Kibbe, Dr. Chas. Kistler, Lars Kloster, Jacob Kranz, Leo Krueger, Walter Laidlaw (pres. ins. co.), Myrtle Larsen, John Lennander, Max Liberman, Isaac Lindsay, Harold Lober, Malva Lockwood, Roy Logan, Edward Luchsinger, John Mackay, Virgil McCollum (ins.), Robert McDonald (att.), Walter McGrain, Frank McInerney (news-papern), Andrew Newman, Arthur Nusselt (retired), Gustaf Olson (pres. Japs-Olson Co.), Herman Pantzke, John Reitan, James Robinson, Sam Sanders, Alphonse Saucier, Gretchen Scherer, Eugene Schwarzkopf, Weldon Smith, Edwin Stockland, Geo. Tisdale (retired), James Tremper, Robert Utter (ins.), Henry Volkman, John Weindel, Simon Weisberg, Claus Westberg, Geo. Williams, Elva Wilson, Ashby Wood, Sam Zabab (merchant), Gabriel Zimmerman, Francis Zingheim.

ROCHESTER—\$510,000

Leonard Geire, Wm. Brower, Wm. Haarstick, Betty Jane Jorgenson, Anna Kelly, Albert Kotrba, John Miner (retired), Earling Reibson, Theresa Sanger, Ambrose Whaley.

ST. CLOUD—\$345,000

Johanna Koehler, Jeanette Kowalkowski, Chas. Megarry (contractor), Carl Prem (dental contractor).

ST. PAUL—\$15,530,000

Life insurance payments were \$52.11 per capita and averaged \$214 per family in the city.

Over \$31,202 paid in Industrial Claims Dr. John Alden, Andy Anderson (att.), Margaret Andrews (nurse), Christ Averbeck, John Baiteger, Harry Bratnaber, Margaret Burns, Carl Conney, Roland DeRemer, Ben Frishberg (meat dealer), Alfred Gellert, Abe Glansman, Walter Haberkorn, Cora Hawthorne, Elliot Hezelwood, Agnes Hickey, Wolfram Hill, Herbert Hoar (ins.), Rudolph Johnson, Harry Kuller, Kyle Leveau, Samuel Leyin (dentist), Wm. McCallum, Frank McCauley, Hartland Minea, Bert Nason, Fred Niemann, Maragareta Nienstedt, Thomas Olsen, Walter Olson (civil engineer), Carl Peterson, Stanley Peterson, Robert Reilly, Anthony Schloer, Jacob Silberstein, Edwin Stockland, Ella Toensing, Carl Trulsen, Dora Vitof, Mathias Wardian, Carl Wellmerling, Chas. Wiechmann, Glenn Wilford, Patrick Wynn.

WINONA—\$310,000

Frank Anderson, John Bilder, Geo. Bollman, Emma Brust, Mary Hurley, John Melver, Wm. Miller, Blake Nevius, Arthur Rugina (retired), Walter Simon, John Willians.

OTHER MINNESOTA TOWNS—\$2,120,000

(Partial List)

Albert Lea: John Christensen, John Lennon, Minnie Nelson. Alexandria: Agnes Bitzan, Mary Kalina, Frank Yanda. Bemidji: Joseph La Roche. Brainerd: Edward Conroy, Henry Dosh, Edna Hennessy. Fairmont: Mildred Milsbach, Gustav Rahn, Herman Wehler. Faribault: Jesse Cheney, Raymond Misgen, Erwin Schendel. International Falls: John Brown. Lake City: Christian Evanson, John Schreck. Moorhead: James Perry. New Ulm: Clark Olson, John Siebenbrunner, Joseph Vogel. Red Wing: Edward Saville, Nels Severson, Charlotte Wiggen. Thief River Falls: Thos. Berge, Tarje Brokke, Michael Connelly. Virginia: Henry Halseth, Warner Myntti, Alexander Savolainen.

MISSISSIPPI

Total Payments \$15,900,000
Rank in Payments 36th
Rank in Population 26th
Payments per Capita \$7.60
Ratio to National Per Capita Insurance Payment335

BILOXI—\$185,000

Over \$13,519 paid in Industrial Claims Geo. Astleford, John Beasley, Velma Carter, John Martimer.

GREENVILLE—\$35,000

Over \$21,552 paid in Industrial Claims Kennedy Ashley, James McDonald, John Morrow, Joe Sfarruzza (merchant).

GREENWOOD—\$310,000

Over \$18,877 paid in Industrial Claims Aaron Arenzon, Garrard Barrett,

Otis Bussey, W. Crow, John Fant (grocer), Albert Holliday, Rev. Edward Lewis, Dee Moreland, Thos. Turpin, Walter Webb.

GULFPORT—\$345,000

Over \$5,726 paid in Industrial Claims Eugene Ballarrel, Jack Foster, Cleutius Moore, Alam Reese, Gloria Riemaur, John Stegall (retired), James Wolfe.

HATTIESBURG—\$380,000

Over \$2,571 paid in Industrial Claims Maxwell Bounds, David Cameron (pres. Merchants Co.), Alexander Currie (att.), Buford Dukes, Wm. Estes, Sam Hall, Ada Hawkins, Lellis Lee, Lettie Moody, Benjamin Stevens, Hance Wilson.

JACKSON—\$3,140,000

Life insurance payments were \$50.64 per capita and averaged \$283 per family in the city.

Over \$55,960 paid in Industrial Claims Philip Borden, Alfred Bourgeois (jeweler), James Butler, Mary Chappel, Mary Dean, John Deterly, Sr., Walter Epperson, Lant Farnham, Jr., Hibbitt Graves, Joe Green (ins. ast.), Prentiss Hanna, John Johnson, Kate Hubbard, Chas. Lacy, Jimmie Masee, Garnett Moore, Henry Myers, John Osburn, Dixon Pettit, Dr. Robert Price, John Rauch, James Sanders (retired), Robert Smith, Spencer Smith, James Taylor, Chas. VanBuren, Rev. James Wells, John Winge.

MERIDIAN—\$890,000

Over \$28,390 paid in Industrial Claims Ella Arp, Robert Bates, Julia Betts, August Brody, Lillian Brown, Ola Clay, Herman Coleman, Ben Clayton, Sr., Georgia Graham, James Graham, Ella Gould, Otha Hall, Adam May, Fielden Mitts, Hosea Nash, Ella O'Neil, Geo. Ranager, Blouding Vaughan, Ferdinand Wahrendorf, Harley Weeks, Chas. Williams, Talbert Woodham.

NATCHEZ—\$160,000

Rollin Armstrong, Jr., J. Dixon, Ella Donovan, Roy Gadbois, Wm. McKenney, Jr., Adelaide McLean, Albert Vinton.

VICKSBURG—\$565,000

Over \$31,396 paid in Industrial Claims Louise Feldman, Marcellus Ford, Russell Haskey, Isaac Henry, Christine Jordan, John Murry, Hattie Needham.

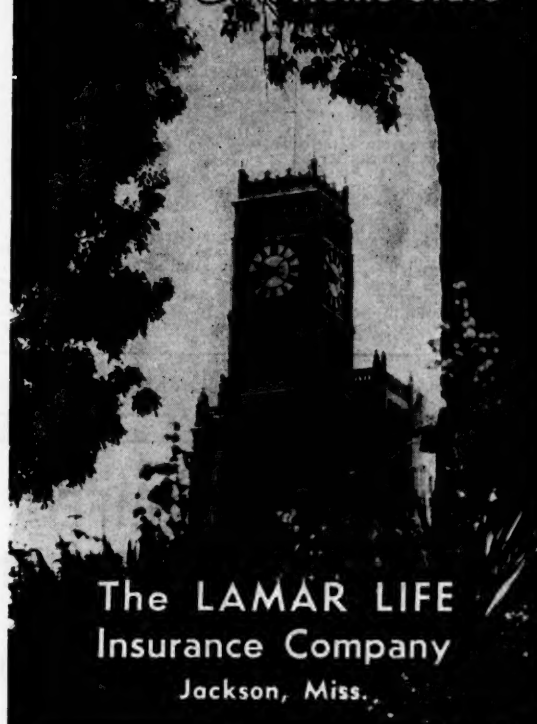
OTHER MISSISSIPPI TOWNS—\$1,250,000

(Partial List)

Aberdeen: James Boyd. Clarksdale: James Agnew, Dr. Andrew Brown, James Johnson, Albert Simmons. Columbus: Thos. Billups, Herman Green, Clarence Harris, Vinton Innes (editor). Over \$2,550 paid in Industrial Claims. Cornith: Harris Hardin. Grenada: Frank Anderson, John Perry, Samuel Simmons, Junius Townes, Sr. McComb: Ida Hayman.

Names in each town are only a partial list of claims paid during 1947.

Towers Over All
In Own Home State



The LAMAR LIFE
Insurance Company

Jackson, Miss.

Provides liberal agency contracts direct
with the Company, allowing excellent
first year commissions and continuous
renewal commissions.

Operates in Alabama, Arkansas, Louisiana,
Mississippi, Tennessee, and Texas.

Mississippi—Continued

Chafik Mickal, Olof Sunden, Kathleen Wichman. **Tupelo:** Dozier Anderson, Willis Martin, Chas. Sample, Thos. Snipes; Over \$6,016 paid in Industrial Claims. **Yazoo City:** Eugene Carriere, Malcolm Jones.

MISSOURI

Total Payments \$92,400,000
Rank in Payments 10th
Rank in Population 11th
Payments per Capita \$23.97
Ratio to National Per Capita Insurance Payment 1.057

CAPE GIRARDEAU—\$285,000

Geo. Arthur, Clem Fornkohl, Chas. Frissell, Joseph Haas, Martin Ladreiter, Chas. Mayer, Sadie McLain, Ruth Smock, Chas. Taylor.

CLAYTON—\$460,000

Norman George, Jr., Karl Heidenberg, Nils Jansson, Carl Zork.

JEFFERSON CITY—\$310,000

Chas. Bowe, Dr. Edward Hornback, Herbert Olson, Chas. Trowbridge, Alfred Wagy.

JEFFERSON CITY—\$435,000

Over \$25,057 paid in Industrial Claims. Cordell Ames, Ella Freshley, John Heimrick, James Jordan, Wm. Rost.

JOPLIN—\$690,000

Mary Blurton, John Boyles, Iley Caldwell, Walter Culbertson, Ruby Eventt, Lee Flanery, Erma Force, John Gray, John Herman, Homer Holland, Kate McBride, John McNally, Frank Millsbaugh, Grace Muenchmeyer, Mike Noble, Mattie Robinson, Harland Seeley.

KANSAS CITY—\$23,360,000

Life insurance payments were \$57.67 per capita and averaged \$208 per family in the city. Over \$129,049 paid in Industrial Claims. Casle Agron, Clarence Allen, Frank Allison, Walter Bales, Owen Barrett, Jesse Battenfeld (pres. Battenfeld Oil & Grease Co.), Solomon Berkson (merchant), Chas. Berlau (exec.), Chas. Bloomer, Adolph Bobbrecker (retired), Henry Boese, Wm. Bollard, Edgar Boswell (dentist), Fred Brady, Dr. Tony Brown, Harry Bryan, James Brooks, Harry Burke, Nora Burke, Joe Cipolla, Thos. Clark, Arthur Clifford, Orrin Cox (state agt. American Ins. Co.), John Credit, Joseph Gross, Pauline Curry, Millard Davis, Louis Dolgenow, John Dunn, Guthrie Eastes, John Ellis, Leo Farrell (exec.), Joseph Felix, Josiah Fenton (mgr. Coca Cola Bottling Co.), Virgil Ferguson, Anna Flanagan, Anna Fletcher, Maxwell Fletcher, Morris Franklin, Lillie Gambrel, Vera Garber, Hunter Gary, Ernest Gee, Henry Goetz, Morris Gold, Joseph Goar (v. p. Lucky Tiger Mfg. Co.), Chas. Green-

lee, Henry Griffing, Chas. Haake, Sr. (pres. Kansas City Trust Co.), Clem Hain, Paul Hanicke, Carrie Hargrove, Samuel Harris, Maggie Hartman, Clement Hawk, Murray Hawkins, Lyle Holland, James Hooten, Dee Horton, Geo. Hovey, Rineholdt Huber.

Harry Irwin, Stephen Jackson (engr. Frisco Railroad), Daniel Jefferson (retired), Lillian Jordan, Joseph Kelleher, Proctor Kerr, John Kling (retired), Jacob Kraettil, Clarence Landiss, Harry Leas, Wm. Leefey (deputy sheriff), Harry Leon, Sr., Robert Leonard, Wm. Luby, Alexander Matheson, Dr. Edward Mathias, Jabez McCammon, Jasper McClure, Earl McCollum (pres. Kansas City Star), Arthur McGavic, Frank McGuigan, Wm. Metzler, Henrietta Morris, Ira Mosley, Francis Motech, Luke O'Brien (contractor), Michael Onofrio, Dr. Earl Padgett, Mae Parker, Fred Pearson, Hjalmer Peterson (mfg. agt.), John Phillips, Norman Pickens, Myron Powell, Glen Rosenbaum, Ernest Schmidt (exec.), Robert Seaman (apt. owner), James Sechrest, Samuel See (retired), Paul Seibold, Mary Shinpaugh, James Short, Thos. Smart (realtor), Chester Smith (exec.), James Smith (v.p. Reinsurance Corp.), James Smith (ins.), Solom Smith, Edgar Stricklett, Guy Talley, Asbury Turner, Lynn Turrentine, Wm. Volker (merchant), Carl Weaver, Clyde Williams, Leo Wogan, Ralph Wright, Philip Young.

ST. JOSEPH—\$3,095,000

Over \$30,306 paid in Industrial Claims. James Albright, Lucille Archer, Joseph Auer, Henry Bernond, Wm. Borowsky, Lura Calvert, Dr. Horace Carle, Alonzo Case, Wm. Clark, Alva Eaton, Archie Feltenstein, Frazer Ford (banker), Geo. Gibson, Daniel Hoffman (retired), Irma Klesling, James Kistler, Rosa Kitter, Fred Marcham, Gertrude Miller, Harvey Mohler, Anna Moore, Joseph Moyles, Chas. Mueller, Henry Nold, James Poage, Wylie Powell, Conrad Rettich, Eugene Salmons, James Sellers, Ralph Sharp, Geo. Snodgrass, Della Taylor.

ST. LOUIS—\$35,430,000

Life insurance payments were \$43.15 per capita and averaged \$164 per family in the city. Over \$735,383 paid in Industrial Claims. Wm. Ahern, Geo. Angermueller, Jacob Barack, Toy Barnes, Mary Barry, Theo. Beldewieden, Herbert Berger, Edwin Bergsten, Daniel Besterfeldt, Joseph Blaho, Mabel Boehler, Arthur Braum, Wm. Brockmeier, Archie Brooks, Albert Brown, Ralph Bugbee, Edmund Burke (genl. agt. General American Life Ins. Co.), Mario Cavagnaro, Jeremiah Clancy, John Cochran, Sam Cohen, Roy Courtney, Dr. Matt Crowe, John Cunningham, Otto Czagany, Wm. Dausch, Isidor Davidson, Wm. Denhard, Frederick Diedrich, Geo. Dodd, Chas. Duffy, Robert Dunn, Joseph Eisele, Chas. Ellis, Sol Fleischmann, Eugene Flood, Wm. Forsting, Isadore Frank, Robert Furlong, Harry Geer, Morris Gellman, Harry Goldberg, Frank Greer, Chas. Gross, Joseph Haag, Frederick Hampson (retired), Edwin Harper, Wm. Hartman, Jr., Albert Henschke, Jr., Geo. Herbers, Jr., Arthur Hirsch, Albert Hoffmeister, Arthur Howard, S. Johnson, Walter Johnson, Nick Jost, Max Kaiser, Jacob Karnblum (exec.), Abe Katz, Bernard Kaufman (ins. agt.), Chas. Kelly, Gabriel Klearmann, Joseph Kleinhauser, Chas. Kollmeyer, Alois Kraus, Wm. Krueger, Herman

Kruse, Alfred Kugel, Sr. (v. p. Hardboard Fabricators).

Harold LaBryers (mechanical engr.), James Langley (dentist), Pierre Largent, Abe Levy, Alfred Levy, Dooley Locke, Albert Lovell, Daniel Lyons (sales rep.), Harry Mannist, Geo. Martin (v. p. Multiples Display Fixture Co.), Sylvester Nangle, Alphonsus Nolan, John Norton (v. p. Lambert Pharmacal Co.), Geo. Owen, Chas. Paige, Ben Piven (retired), Ida Plummer, Chas. Raithel, Frank Randall, Joseph Reardon (pres. Paid Co.), Arthur

Geo. Votruba, Clarence Webber, John Wesling, Samuel Whorton, Chas. Williamson, John Woltering, Norman Zimmerman.

SEDALIA—\$285,000

Beeulah Hemphill (dental technician), Lola Heyner, Maggie Lamb, Billie Leverett, Eugene Milton, Camille Powers, Mildred Schaefer, Arthur Schupp.

SPRINGFIELD—\$3,045,000

Over \$18,084 paid in Industrial Claims. Annabelle Blabock, Arthur Boehm, Wm. Booth, Geo. Breitenstein (dentist), Roy Cavin (undertaker), Carol Cole, John Coughlin, James Earnest, Wm. Earnest, James Ellis, Frank Ernstmann, Florence Foster, Joe Galbraith, Henry Gardner, Chas. Graefen, James Hale, Courtland High, Margaret Hill, Dr. Thos. Klingner, Don McKee, Robert Noble, Joseph Noening, Lora Skelton, Nancy Skidmore, James Vanhook, John Vaughn, Marvin Ward, Emma Warren, Vernal Watts.

UNIVERSITY CITY—\$990,000

Frank Bader, Wm. Campbell, John Cramer, Harry Doyle, Chas. DuBois, Saul Hartman, Luke Lamb, Jr., Philip Samuel (pres. DeLuxe Dress Co.), Henry Wehnert (retired).

WEBSTER GROVES—\$815,000

Robert Aude (acct.), Wm. Daugherty, Dr. Bernard Melrink, John Norton (mfr.), Evelyn Schlinkert.

ADAM ROSENTHAL

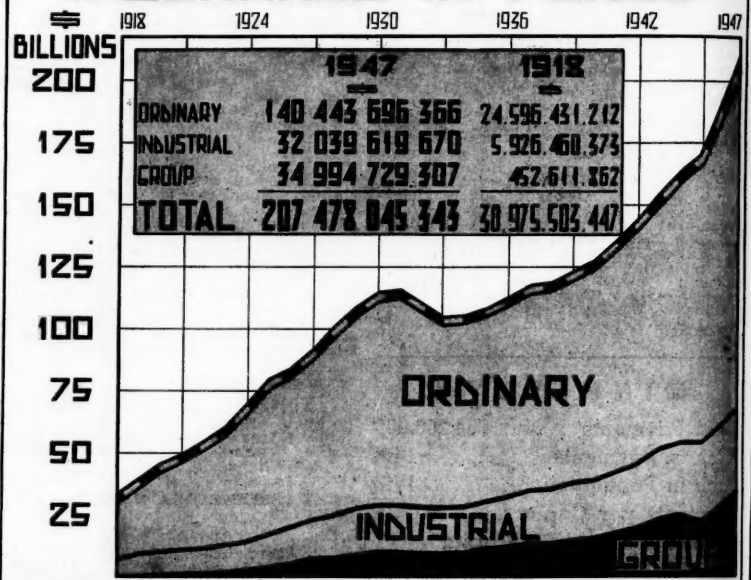
District Manager

General American Life Insurance Co.

1501 Locust Street
St. Louis, Missouri

Reichardt (pres. Grocers Warehouse Co.), Loren Schmidt, Louis Schneider, Wm. Schmitz, Bruno Schultz, John Schwabe, David Schwartz, Julius Seidel (pres. number co.), Alfred Sekrit (auditor), Oliver Sells (merchant), August Sergel, John Sharkey, Ben Shieber, Wm. Simms, Thos. Spillane, Frank Stanek, Chas. Stelzer, Bernard Stoltman, Donald Storms, Frank Svarin, Joshua Tappmeyer, Delphine Tempelmeier, Albert Terry (realtor), Anton Todd, Anthony Veith (life ins. and.), Varnard VonHoffmann (exec. VonHoffmann Inc.), Wm. Voss (owner Voss Co.).

INSURANCE IN FORCE



Insurance in force did not reach \$100 billion until 1929 but the second \$100 billion was reached in 1947, just eighteen years later. The total at end of year, \$207,478,045,343, was an increase of \$17,973,420,937 over 1946. Ordinary insurance was \$11,198,084,401 higher, industrial increased \$1,204,118,449 while the increase in group was \$5,571,218,087.

	Ordinary	Group	Industrial	Total
1918	\$ 24,596,431,212	\$ 452,611,862	\$ 5,926,460,373	\$ 30,975,503,447
1919	29,321,554,705	1,100,911,543	6,820,165,314	37,242,631,562
1920	34,962,663,407	1,668,874,462	7,313,810,736	43,945,348,605
1921	37,898,625,780	1,620,455,502	8,323,945,670	47,843,026,952
1922	41,216,765,398	1,867,438,337	9,110,862,758	52,195,066,493
1923	46,096,849,135	2,491,291,490	9,816,562,640	58,404,703,265
1924	53,275,606,338	3,390,608,091	10,980,445,985	67,646,660,414
1925	61,079,382,985	4,359,306,970	12,477,216,162	77,915,906,117
1926	62,558,200,237	5,844,083,800	14,132,347,644	82,535,002,155
1927	66,868,783,932	8,006,223,152	15,375,794,621	90,250,801,705
1928	74,787,229,388	8,034,975,231	16,343,220,901	99,165,425,520
1929	80,260,085,777	9,662,232,144	17,667,655,205	107,589,973,126
1930	84,991,109,856	10,547,446,611	18,129,175,361	113,667,731,828
1931	85,866,786,804	10,567,761,340	18,162,181,579	114,596,729,723
1932	81,502,444,614	9,624,161,528	17,164,151,672	108,290,757,814
1933	76,835,071,336	9,372,525,893	17,011,522,649	103,219,119,879
1934	76,842,949,414	10,135,729,836	17,468,042,243	104,446,703,493
1935	77,526,990,614	11,186,905,419	17,923,071,611	106,636,967,644
1936	79,420,661,940	12,075,822,023	18,234,347,644	110,730,831,607
1937	83,022,205,288	13,634,074,411	20,682,044,343	117,338,324,042
1938	84,141,625,963	13,554,388,159	21,133,289,542	118,829,303,664
1939	86,027,627,386	14,827,545,217	22,207,499,660	123,062,672,263
1940	88,410,849,025	16,263,325,751	21,680,801,146	126,354,975,922
1941	94,358,782,416	18,776,610,890	22,685,416,750	135,820,810,056
1942	97,314,297,237	20,815,554,331	23,838,832,483	141,968,684,051
1943	101,725,527,092	23,938,283,714	26,799,766,244	152,463,577,050
1944	108,963,231,263	25,526,223,478	27,753,873,697	162,243,328,438
1945	116,374,583,345	23,827,247,031	29,189,980,419	169,391,810,795
1946	129,245,511,965	29,423,511,220	30,835,501,221	189,504,524,406
1947	140,443,696,366	34,994,729,307	32,039,619,670	207,478,045,343

AMERICAN LIFE AND ACCIDENT INSURANCE COMPANY

AMERICAN LIFE BUILDING — 3805 LINDELL BOULEVARD

ORGANIZED 1925

ST. LOUIS, MO. (8)

S. Brad Hunt, President

Frank J. Moran, Vice-President

F. E. Maginity, Vice-President

The company issues all forms of life insurance and complete hospitalization.

STATE MANAGERS

A. W. Dewey
3119 Troost Avenue
Kansas City 3, Mo.

C. D. Hunt
3805 Lindell Blvd.
St. Louis 8, Mo.

O. L. Thompson
5th Floor Woodruff Bldg.
Springfield, Mo.

For agency information, write any of the above offices

Missouri—Continued

OTHER MISSOURI TOWNS—\$2,410,000

(Partial List)

Brookfield: Fenton Canoyer, Ida Piggott, John O'Donnell, Stanley Strain. **Carthage:** Albert Ackerson. **Carthageville:** Jake Bernstein, Devirgie Davis, John Green, Harry Kenner. **Chillicothe:** Kate Bradford, Albert Weatherby, Donald Wiggins, Ben Willsey. **Columbia:** Thos. Eaman, Bascom King, Wm. McBride (genl. agt.), Thos. Reid. **Excelsior Springs:** Dr. Chas. Bartley, Ella Carlow, John Saunders, Wm. Page. **Independence:** Thos. Warren, Ernest Persel, John Strother, Iola Warren. **Kirkville:** Kermit Naylor, James Salisbury, John Shinn. **Kirkwood:** Bascom Batts (retired), David Greenberg, Thos. Phillips (att'y.), Elmer Wokurka. **Maplewood:** Nicholas Contos, Menta Harness, Chas. Humphreys, F. Michel. **Marshall:** Clifford Jones, Homer Rich, Levi Tracy. **Moberly:** Henry Atkins, Chas. Hopson, Z. Morris. **Poplar Bluff:** Lonnie Byrd, Chas. Irby, James Lewis, Eldon Palmer. **Richmond Heights:** Edwin Barutic, Henry Beckmann, Mary Meyers, Francis Mueller. **St. Charles:** Anthony Dallmeyer, John Ehmler, Gustava Hackmann, Martin Leubbers. **Sikeston:** Robert Edwards, Andrew Mathews, Louis Weidemann.

MONTANA

Total Payments \$7,400,000
Rank in Payments 43rd
Rank in Population 44th
Payments per Capita \$14.98
Ratio to National Per Capita Insurance Payment661

ANACONDA—\$165,000

Arthur Anderson, Peder Hanson, Sylvester Hansen, Edward Lovell, Richard Sanders.

BILLINGS—\$415,000

Herbert Bailey, Walter Blume, Aldo Boggio, Alonzo Davis, Myron Dunn, Harold Foxley (livestock dealer), Lee Pasley, Jennie Peirce, Lydia Manchester, Mary Merritt, Lu Lu Miers, Albert Riddle, Bartholomew Sheehan Archie Swisher, Donald Thomas, Paul Vornholt (druggist).

BUTTE—\$770,000

Victor Anderson, Clarence Blewett, Mary Buckley, Patrick Dougherty, John Elderkin, James Jakey, Hulda Hanson, John Harrington, Thos. Holman, Jr., Camille Johnson, Emma Kosonen, Jerome Monaghan, Della Murphy, Alvin Nelson, Laura Provis, Patrick Reardon, Dr. Chas. Rodes, Sara Schermerhorn, Bertha Thirloway.

GREAT FALLS—\$695,000

Wilfrid Coutu, Hugh Herold, Wesley Keating, Florence McGahan, Kenneth Nelson, Edward Rinke, Leonard Rude, Patti Sangrey, James Sinclair, Willet Thurston (auto dealer), James Toy, Bernard Weinsheim.

HELENA—\$210,000

Nancy Bell, Wm. Bingham, Ellis Blumenthal, Omar Curtis, Jr., Ruth Hurston Mollie Ingersoll, Dettie Reardon, Homer Rotz, Walter Small (retired).

MISSOULA—\$225,000

Claude Barden, Herbert Crego, John Fox (retired), Preston Good, B. Miller, Walter Nichols, Sophus Olson, Dr. Ernest Williams, Jennie Williams, Helen Zuck.

OTHER MONTANA TOWNS—\$530,000

(Partial List)

Bozeman: Wm. Deem, Walter McDonnell, Earl Richardson, Donald Treat. **Glendive:** Fritz Mortinson, Etollie Russell. **Harbo:** William Creamer, Oliver Hannon, Oliver Lodahl, Chas. Slyngstad. **Kalispell:** Herbert Frear, Harold Gilbertson, Wm. Shank (retired). **Lewistown:** Albert Bowman, Albert Gates, Lynn Halvorson, Anton Stofa. **Miles City:** James Keinhofner, James Lincoln, Jerome Schaff.

NEBRASKA

Total Payments \$18,800,000
Rank in Payments 34th
Rank in Population 33rd
Payments per Capita \$14.45
Ratio to National Per Capita Insurance Payment637

BEATRICE—\$190,000

Elbert Bloodgood, Clarence Deines (minister), Orva Grimes, Floyd Houchin,

Joe Howard, Walter Kors, Chauncey Kremer, Christian Malchow, Jerry Mangus, John Shultz, Chas. Smith (merchant), George Thomas.

FREMONT—\$160,000

August Albers (retired), Joseph Beatty, John Blohm, Leonard Bronson, Paul Brown (druggist), Wm. Edelman, Arthur Forman, Chester Hancock, August Lahmann, John Marsh, Walter Martin, Curtis Moore, Frank Soudek, Otto Wilke.

GRAND ISLAND—\$295,000

Elmer Ewoldt, Soren Jensen (Diamond Engineering Co.), Harry Ludwig, Robert Morris, John Nearhood, Forrest Rush, Roy Salsburg, Henry Seufert, Robert Veit.

HASTINGS—\$280,000

Peter Clear, Mabel Cramer, Lola James, Edgar Keast, Morris Martin, Wm. McKenna, Newton Miller, Robert North, Clayton Palmer, Orville Paulus, Hugo Polenske, Elizabeth Pritchard, Geo. Roeder, Ezra Schultz, Immanuel Thomsen, Lou Wilson, Geo. Yost.

LINCOLN—\$4,205,000

Life insurance payments were \$51.27 per capita and averaged \$202 per family in the city. Over \$8,021 paid in Industrial Claims August, Anderson, John Aspegren,

George Boches, Lawrence Bottoed, Edgar Cramb (osteopath), Ira Crook (ins.), Dr. Oliver Everett, Dr. Everett Finney, Willard Folsom (exec.), Frank Garey (ins.), Harry Grainger (pres. Grainger Bros. Co.), Ernest Hageman, Clarence Hauptman, Homer Henderson, Ernest Heppert, Thos. Ingles, Frank Ireland (retired), Rev. Frederick Klink, Frank Marshall (auditor), Theodore Maser, Chone Moser, Michael Novicoff, Ludwig Pauley (exec.), Guy Rood, Chas. Schoettler, Ira Searle, John Seidell, Frank Svoboda, Chas. Trap-hagen (retired), James Van Liew, Walter West, Allen Wilson (att'y.), Abraham Wittenberg (merchant), Eugene Wood, Howard Woold, Roy Young.

NORFOLK—\$110,000

John Curran, Jr., Wm. Harrison, Mike Kempkes, Edward Marotz, Dorothea Rieger (clerk), Edith Short, Morris McNally.

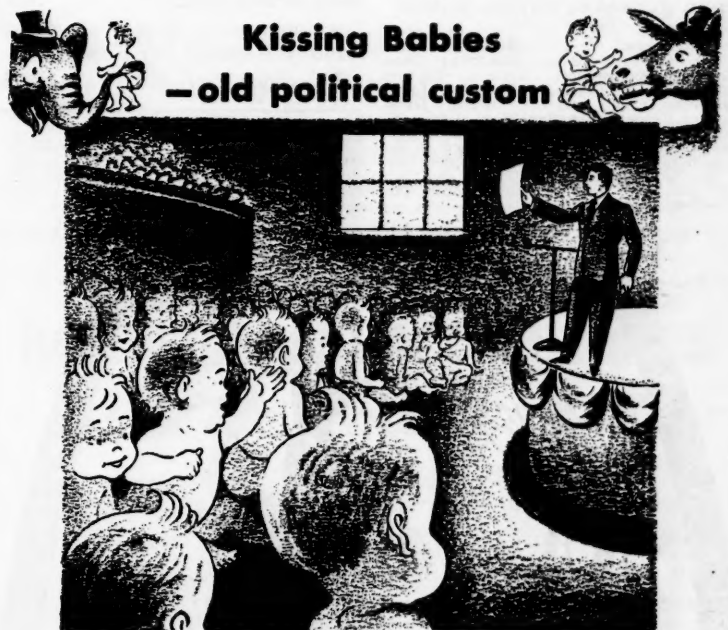
NORTH PLATTE—\$115,000

Francis Dillon, R. Harvey, Elmer Helgeson, Harry Johnson, Mary McNeil, Katerina Muchlinsky, David Young.

OMAHA—\$7,315,000

Life insurance payments were \$32.51 per capita and averaged \$131 per family in the city. Over \$65,258 paid in Industrial Claims David Abdouch, Edward Aleck, Claire Baird (att'y.), Archie Binkerd,

Names in each town are only a partial list of claims paid during 1947.

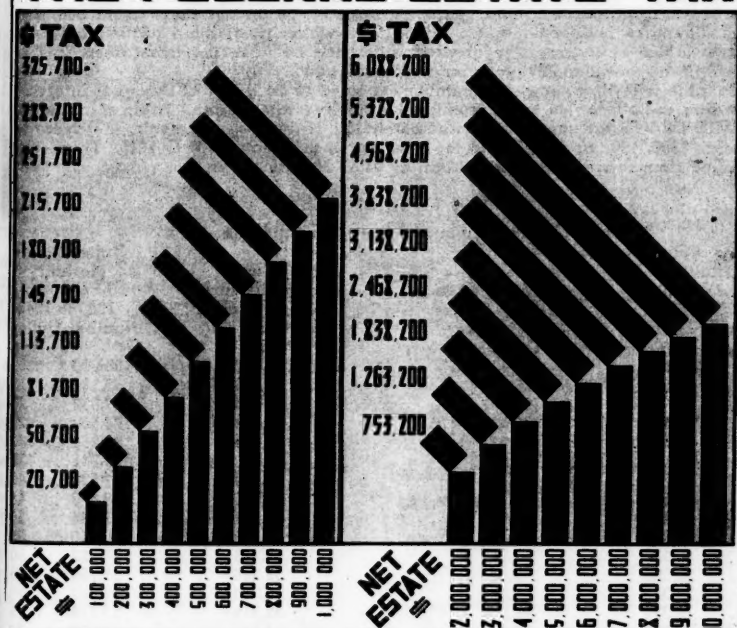


PLANOLIFE wins the baby bloc!

PLANOLIFE, latest addition to the General American Life agent's portfolio, is already assuming landslide sales proportions. Each \$1,000 of insurance in force on PLANOLIFE automatically becomes \$5,000 of insurance at age 21 and thereafter to age 65 without any change in premium. At age 65 the policyholder receives \$30 a month for life or \$5,000 in cash. Policy is available to children from birth to the age of 14. PLANOLIFE is one of the many new plans which are continually being developed by General American Life to meet modern needs. One of the many reasons... you're ALWAYS IN BUSINESS with

GENERAL AMERICAN LIFE INSURANCE COMPANY
WALTER W. HEAD, PRESIDENT
SAINT LOUIS

THE FEDERAL ESTATE TAX



The following schedule shows the collection of \$6,700,308,273 in Federal Estate Taxes in 31 years.

ESTATE TAXES COLLECTED

1917	\$ 6,076,575	1928	\$ 60,087,234	1939	\$332,279,613
1918	47,452,980	1929	61,897,141	1940	330,886,049
1919	82,029,983	1930	64,769,625	1941	355,194,033
1920	103,635,563	1931	48,078,327	1942	340,322,905
1921	154,043,260	1932	47,422,313	1943	414,530,599
1922	139,418,846	1933	29,693,062	1944	473,465,805
1923	126,705,207	1934	103,985,288	1945	596,137,494
1924	102,966,762	1935	140,440,682	1946	629,600,697
1925	101,421,767	1936	218,780,754	1947	708,793,812
1926	116,041,036	1937	281,635,983		
1927	100,339,852	1938	382,175,326		

Nebraska—Continued

James Boler, Wm. Boulcott (mgr. Ford Motor Co.), Frank Britton, Paul Brown, John Burke, Clifford Calkins, Antonio Caniglia, John Cannon, Ralph Chandler, Joseph Colan, Willis Crosby, Joseph Dolan, Wm. Downey, Samuel Drescher (sec.-treas. Cleaning Co.), Rop Eaton, Harry Ekberg, Leo Fitch, Melvin Fitch, Sam Friedel, Leonard Frodyma, Chas. Garvey, Horace Givens, Edward Goetsch, James Green (retired), Joseph Hoffman (retired), Johanna Holden, Alvin Johnson, Annette Kalman, Roy Kane, John Kratky, Philip Lewis, Marion Lueder, Edward Lynch (civil engineer), Daniel Macken, Harry Malashock (jeweler), Alan McDonald (architect), Paul McDonald, Miles McFayden (broker), Henry Monsky (atty.), Joe Miller, Adolph Musil, Harold Neal, Alta Neilen, Robert Neumeier, Frederick Noltenmeier.

Ralph Pane, Harpp Parterfield, Wm. Petrick, Josef Pipal, Lillian Rafter, George Ratigan, Genevieve Reed, Wayne Richardson, Joseph Roth, Emil Samuel, Joseph Santl, Francis Schafer (feed & coal dealer), Wm. Schall, Virginia Shaffer, John Shandera, Robert Sherwood, Geo. Stebbins, Harry Steinberg, Julie Steiger, Wm. Stribling, Roberta Sutton, Anna Svoboda, Henry Swenson, Rosalie Tauchen, Joseph Targaczewski, Dr. John Thomsen, Edwin Turpin, Stella Vanderford, Esther Venger, Godfrey Vleck, Frank Vomacka, Bert Waddington, Norman Warwick, Peter Waskel (merchant), Walter Wharton, Minnie White, C. Wilhelm, Josephine Williams, Ada Wysocki, Wm. Younkin, Frank Zaloudek (grocer), Fred Zenke, Albert Zimmer, Joseph Zpevak, Leo Zuerlein.

SCOTTSBLUFF—\$180,000

Henry Brown, Chester Case, Harvey Conkel, Dr. Lawrence Dunham, David Erdman, John Mead, Clarence Perry, Lyda Perry, Jean Steen, Edward Wildy.

OTHER NEBRASKA TOWNS—\$710,000 (Partial List)

Alliance: Fred Bollhoefner, Percy Chryst, Chas. DeMoss, Chadron: Chas. Johnson, Columbus: Arthur Backus, Christ Greiner, Fred Lemar, Wm. Lund, Fairbury: Carey Catlin, Leroy Hock, Herman Vesper, Kearney: Glen Bergquist, Artie Burke, Truman Fallgatter, Geo. Gay, Harry Tollefsen, Nebraska City: Emma Ballerman, Joe Kastner, Geo. Kregel, Leslie Seefus, Plattsmouth: Hilda Coffman, Geo. Hetrick, Arthur Read, Louis Tiekotter, Michael Vetesnik.

NEVADA

Total Payments \$2,900,000
Rank in Payments 49th
Rank in Population 49th
Payments per Capita \$20.71
Ratio to National Per Capita Insurance Payment914

LAS VEGAS—\$145,000

Chas. Adams, Harry Benson, Paul Bommer, Louis Cohen, Howard Gravelle, Harry Hauck, Leroy Kime, Antone Mattiucci, John Price, Edna Wadsworth.

RENO—\$685,000

Angelina Baldini, Violet Biersach, Frank Boutin (retired), Arthur Edmonds, Hunter Gary (telephone exec.), Hardy Robertini, James Sloan, Thos. Wogan.

OTHER NEVADA TOWNS—\$340,000 (Partial List)

Carson City: Otto Benham, James Long, Elko: Joseph Capriola, John Sharp, Ely: Edwin Anderson, Fallon: Frank Browning, Gardnerville: Geo. Scossa, Overton: Keith Kellar, Sparks: Elvin Leggett, Eugene Zich, Tenopah: Chas. Douglass, Troy Canyon: Zoffe Olson.

NEW HAMPSHIRE

Total Payments \$12,200,000
Rank in Payments 38th
Rank in Population 43rd
Payments per Capita \$22.30
Ratio to National Per Capita Insurance Payment984

CONCORD—\$815,000

Over \$31,836 paid in Industrial Claims
Peter Burgess, Edward King (treas.), Allan McDonnell, Robert Murchie (atty.).

MANCHESTER—\$2,630,000

Life insurance payments were \$33.37 per capita and averaged \$145 per family Over \$68,168 paid in Industrial Claims
Joseph Bourque, Minna Flynn, Marie Grimard, Daniel Lippman, Rev. Joseph Marm, Alfreda Powell, Francois Provost, James Reynolds (dentist), Margaret Rideout, Sam Sandler, Barney Slovok.

OTHER NEW HAMPSHIRE TOWNS—\$1,840,000 (Partial List)

Bradford: Ralph Kittridge, Candia: Margaret Morse, Conway: Maurice Leavitt, Franklin: John Cushing, Groveton: Raymond Elliott, Lebanon: Leo Quelette (merchant), Moultonboro: Warren Hayward, Nashua: Ole Berger, Adelard Champaigne, Louis Folsom, Hyman Sharpe, Portsmouth: Obert Currier, Edmund Fay, Wm. Leary.

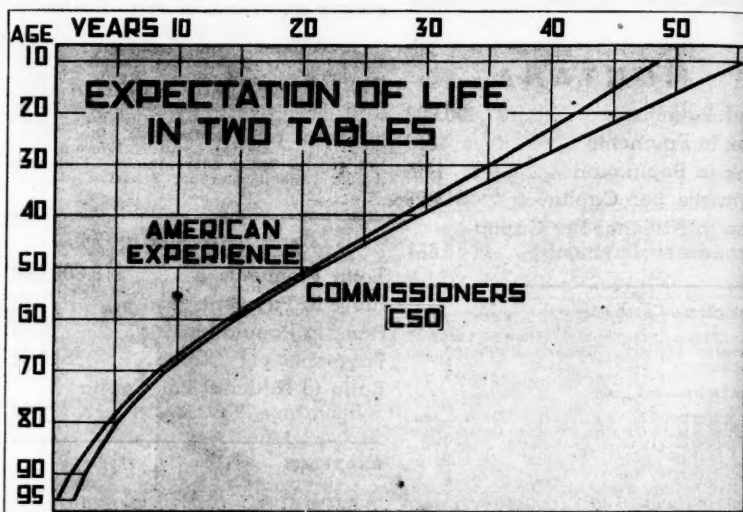
NEW JERSEY

Total Payments \$165,800,000
Rank in Payments 7th
Rank in Population 9th
Payments per Capita \$37.38
Ratio to National Per Capita Insurance Payment 1.649

ATLANTIC CITY—\$1,725,000

Over \$13,772 paid in Industrial Claims
Samuel Bluth, Harry Cooperman, Albert Dehn, Fred Fiore, David Goldberg, Lulu John, Abie Morris, Sampson Morris, Leon Parnet, E. Royal, Lewis Stein, Ferdinand Thommessen, Hyman Zenitz.

Names in each town are only a partial list of claims paid during 1947.



The influence of current mortality in the United States is reflected in the Commissioners mortality table which at all ages shows a longer expectation of life than the American Experience table. At age ten the expectancy, as shown in the Commissioners table, is 55.47 years, while in the American Experience table it is 48.72 years, a difference of 6.75 years. At ages 55, 56 and 57 there is but .38 of a years difference between the two tables from which point the variation between the two tables increases. The greatest difference between the two tables, in this respect, is apparent at the younger and older ages.

The table following shows the number expected to be living at five year intervals according to both tables and assuming 100,000 lives at age ten. Table also shows, from 100,000 lives at age ten, the number living at five year intervals; the average of years 1900, 1901 and 1902 also the average of the years 1940 to 1945. These are compiled from reports from the Bureau of Vital Statistics.

100,000 LIVES AT AGE 10

Number living at five year intervals

United States Mortality Average of 1900-01-02	American Experience Mortality Table	Commissioners Mortality Table	United States Mortality Average of 1940 to 1945
Number Living	Number Living	Number Living	Number Living
Age	Age	Age	Age
10.....100,000	100,000	100,000	100,000
15.....97,591	96,285	99,019	99,171
20.....93,642	92,637	97,908	97,632
25.....87,513	89,032	96,644	95,503
30.....80,738	85,441	95,143	93,290
35.....74,111	81,822	93,286	90,741
40.....67,256	78,106	90,898	87,584
45.....60,563	74,173	87,730	83,473
50.....54,220	69,804	83,444	77,964
55.....47,344	64,563	77,609	70,640
60.....40,322	57,917	69,745	61,922
65.....32,506	49,341	59,466	51,758
70.....24,362	38,569	46,774	39,897
75.....16,274	26,237	32,516	27,329
80.....9,190	14,474	18,703	16,037
85.....3,901	5,485	8,048	7,015
90.....1,254	847	2,219	2,147
95.....	3	309	475
& over.....308			& over

Since the early 1900s the great advances made in medicine and surgery together with improvements in sanitation have eliminated many of the serious public health problems which were confronted at the turn of the century. As a consequence, there has been a significant increase of the life expectancy for a person born today.

An examination of figures covering all deaths in the United States and taking all ages into consideration during the years 1900, 1901 and 1902 shows that 77.8% of total deaths occurred before age 65, while in the years 1940 to 1945 only 53.7% of the total deaths in that period occurred before 65.

Considering only those living at age ten, the average life span in 1900, 1901 and 1902 increased 10.57 years from 52.06 to 62.63 years in 1940 to 1945.

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ALL WAYS

New Jersey—Continued

RAYONNE—\$2,845,000

Gustaw Baginski, Albert Cohn, Wm. Higgins (realtor), Wm. Kiely, Theresa Maturi, Steve Mickewich, Irving Shipotofsky.

CAMDEN—\$5,850,000

Over \$183,398 paid in Industrial Claims
Victoria Bogumil, Rose Born, Clarence Green, Herman Samuel, Katarzyna Lewandowska, Amelia McKeown, David Robinson, James Thompson.

CLIFTON—\$780,000

Rudolf Buchar, Geo. Fargo, Frank Kokorny.

EAST ORANGE—\$5,280,000

Walter Ashley, Stephen Barno, Laurel Boot, Joseph Brown, Eugene Eagles, Daniel Lokitz (jeweler), Wm. Mattice, Henry Mitchell, Stephen Soffield (retired).

HACKENSACK—\$835,000

Over \$97,385 paid in Industrial Claims
Belle Berger, May Brock, Wm. Elder, Joseph Kinzley.

IRVINGTON—\$1,245,000

Israel Blum, Solomon Hermele, Carl Miller, Morris Taplitz, John Weinmann.

JERSEY CITY—\$16,180,000

Life insurance payments were \$52.36 per capita and averaged \$207 per family in the city.

Over \$161,534 paid in Industrial Claims
Aaron Aufseher, Peter Chelack, Andro Demkowicz, Angelina Di Giovanni, Stanislaw Greffkowitz, Gerald Kallman (salesman), Fred Kiezer, Harry Luck, Harold Oring, Carmine Palmieri, Stephen Shannon, Bridget Stanton, Anna Sullivan.

MONTCLAIR—\$3,325,000

Over \$6,455 paid in Industrial Claims
Edgar Adams (att'y.), Christopher Beling, Edward Cogan, Chas. Cornell, Wm. Hansen, Geo. Hillman, Jr. (pres. Trucking Co.), Elisha Holloway, Thomas Keely, John Peterson, Elmer Stone.

NEWARK—\$28,940,000

Life insurance payments were \$65.46 per capita and averaged \$264 per family in the city.

Over \$158,344 paid in Industrial Claims
Joseph Angert (druggist), Alva Appgar, Julius Bollinger, Anna Connelly, Edward Fitzpatrick, Wm. Fritz, Morris Greenfield, Paul Handler, Henry Heil, Walter Heller (treas. Heller Bros. Co.), Wm. Hodecker, John Hohl (pres.), Michael Hollander (pres.), Ernest Jones, Kymmer Garrison, Angelo Lamola, Louis Lancit, Joseph Lieb (att'y.), Charles Milbauer, Morris Prince, David Robins, J. Ruitenberg, Michael Ryan, Morris Verney.

NEW BRUNSWICK—\$1,140,000

Over \$82,696 paid in Industrial Claims
Anna Horvath, Sara Kosa, Anna Lapczynska, Joseph Pal, Sophia Sinley.

PASSAIC—\$2,575,000

Over \$101,489 paid in Industrial Claims
Thomas Brown, Florence Fleming, Wm. King, Joseph Rean, Selma Snow, Arthur Van Riper.

PATERSON—\$6,510,000

Life insurance payments were \$45.84 per capita and averaged \$164 per family in the city.

Over \$83,253 paid in Industrial Claims
Walter Courtney, Samuel Darakjy, Richard Furlong, Samuel Harris, Andrew McMichael, Wm. Mickel, Fetko Retkwa.

PERTH AMBOY—\$850,000

Maurice Bennett, Stephen Bulvanowski, Fred Harris, Mary Huda, Robert Owens, Joseph Pali, Roza Petro.

PLAINFIELD—\$1,130,000

Over \$8,497 paid in Industrial Claims
Van Baker, Florence Bowman (retired), James Morgan, Carrie Ordwein, James Reeves, Glen Smyth.

TRENTON—\$7,665,000

Life insurance payments were \$60.02 per capita and averaged \$275 per family in the city.

Over \$76,252 paid in Industrial Claims
Nicola Conte (exec.), Morris Cubberly, Dr. Walter D'Arcy, Daniel Dileo, Stephen Elek, Angelina Ferraro, Rose Fil, Barbara Gergely, Eugenia Guidotte, John Hazard, Paul Hoffman, Teresa Kleinen, Julia Kovacs, Louis Levin, Francis Mier, Jadwiga Miktusz, Frejio Naraski, Katie Nemeth, Mary Nemeth, Joseph Nerwinski, Stella Plotrowski, Philomena Quick, Eva Paydan, Mary Prokop, Vikolia Res, Julia Sabo, Amelia Smith,

Geo. Stannard, Eugene Sullivan, Romano Toto, Leon Van Sant, Stephen Zamonski.

OTHER NEW JERSEY TOWNS—

\$19,350,000

(Partial List)

Elizabeth: Harry Apgar, Mabel Holman. **Englewood:** Andrew Brinkerhoff. **Haddonfield:** John Kates (treas.), Boyd Sharp (pres.). **Hoboken:** Over \$99,230 paid in Industrial Claims. **Maplewood:** Robert Feeley, Morris Isserman, James Munro. **Nutley:** Chas. Humphrey, Karl Kaiser, Paul Radcliffe. **Orange:** John Costigan. Over \$73,141 paid in Industrial Claims. **Palisades:** Martin Ober. Over \$78,093 paid in Industrial Claims. **Bayway:** Clinton Baker, Adolphe Baumann (florist). **Dr. Joseph Bogar—Bridgeport:** Geo. Keys (ins.). Over \$156,348 paid in Industrial Claims. **Rutherford:** Morris Handler, Emil Hensle, Jr., Frank Jackson (realtor & ins.). **South Orange:** Malcolm Pierson (exec.). **Clarence Riker (retired).** **Summit:** Albert Quaritius. **Union City:** Emil Marenzana. **Westfield:** Frederick Hagen.

NEW MEXICO

Total Payments \$6,600,000
Rank in Payments 44th
Rank in Population 42nd
Payments per Capita \$12.00
Ratio to National Per Capita Insurance Payment529

ALBUQUERQUE—\$990,000

Menhard Albers, Canuta Alderete, Engueta Baca, Geo. Barte, Mario Bergamo, Chas. Binkley, Paul Busse, Oliver Carmer, Ernest Casey, Bulah Coleman, Harry Clark, John Cowan, Harrison Cozart, Sofie Dolde, Anna Flowers, Chas. Ginger, M. Hagberg, Oley Jackson, Lester King, Fred Lindeman, Jr., Clarence Lowry, Dr. Edward Matthews, Wesley Moulton, Lotta Newhall, Billie Newton, Wm. Passmore, Gabino Perea, Elizabeth Putney, Melvin Quisenberry, Arthur Sine, Claude Smoot, Jr., Doris Stanczak, Harry Vaughn, Wesley Vrooman.

CLOVIS—\$160,000

Buster Laughlin (poultry business), Dee Robinson, Lela Williams.

ROSWEEL—\$145,000

Wm. Hall, Chas. Pickett (chiropractor), Oscar Powers (retired), Sol Tarlow, Deloise Walker.

SANTA FE—\$285,000

Howard Bickley (chief justice, Supreme Court of N. M.), Joseph Combs, Dr. Wm. Drisdale, Dewayne Dunlap, Henry Kelly, Homer Ledbetter (chief state police of N. M.), Jose Ortega, Eustaquio Romero.

OTHER NEW MEXICO TOWNS—\$810,000

(Partial List)

Carlsbad: Mittle Grantham, Roy Lazenby. **Clayton:** Thos. Callahan, Ben Thaxton. **Deming:** Dr. John Moir (retired), James Peninger. **Hobbs:** Joshua Cross. **Las Cruces:** Hubert Gardner (college dean), Lucey Laxton, Chas. Miller, Sr., Orlando Reid, Edward Snow (civil engr.). **Las Vegas:** Ed. Schutt, Clyde Smott. **Raton:** Pruner Apple, John Carroll, Chas. Howells. **Silver City:** Alta Baxter. **Tucumcari:** Florence Barger, Wm. Johnson, James Lassalle.

NEW YORK

Total Payments \$521,100,000
Rank in Payments 1st
Rank in Population 1st
Payments per Capita \$36.97
Ratio to National Per Capita Insurance Payment 1.631

ALBANY—\$8,370,000

Life insurance payments were \$62.42 per capita and averaged \$233 per family in the city.

Over \$180,468 paid in Industrial Claims
Harriet Brown, William Crego (engr.), Elizabeth DeJulia, Dorcas Doring, John Evers, Doff Flesman, Chas. Hensel, John Ippolito, Ethel Kaller, Ira Levison, Nathan Dotwin (merchant), Alfred Madden, James Shortall.

AUBURN—\$985,000

Over \$62,267 paid in Industrial Claims
Clifford Kelland, Tonny Kolczynski, Peter Kubarek, Giuseppe Morabito, Luigia Signorelli.

BINGHAMTON—\$5,480,000

Over \$49,771 paid in Industrial Claims
Frederick Baumann, Loyal Belcher, Anastasia Buranich, Dr. Chas. Butler,

Geo. Clark (retired), Tracy Darrow, Philip Frankel, J. Gregory (retired), Edward Grube, Frank Gugelman (retired), Wm. Hickling (exec.), Clark Hungerford, Harold Ludlow (pres. Ludlow Motor Co.), Kathryn Lundy, Henry Moravanaky, Edith Nichols, Merritt Palmer, Steven Petras, Edgar Rose, Wm. Russell, Marek Smolinsky, Edmund Titchener.

BROOKLYN—\$56,360,000

Life insurance payments were \$20.80 per capita and averaged \$90 per family in the city.

Over \$1,278,685 paid in Industrial Claims
Herman Bain, Daniel Bandecchia, Abraham Bander, Samuel Braverman, Abraham Brown, Jean Buchleitner, Chas. Buchner (comptroller), Maurice Byalin, Julius Carpelow, Jacob Chasen (merchant), Lucio Ciolino, Corbin Demarest, Jacob Dubey (v. J. Jay Dee Products Co.), Henry Franz, Jacob Freiurth (dentist), Julius Gold, Irving Greenberg, Jack Halpern (exec.), Sam Hanft, Dr. Morris Harris, Harry Jacobs (Rabbi), David Kaplan, Louis Krimko (merchant), David Kroll (exec.), Nathan Kutner, Abraham Marmar, John McPherson (retired), Irving Milchnian, Morris Moskowitz, B. Moss, Joseph O'Hara (exec.), Abraham Oxenhorn (furrier), Jessie Pearlman, Max Perler, Dr. James Pilcher, Harold Primer, Fred Rossen (dentist), Louis Schumacher (att'y.), Jacob Schwartz, Julius Siegel, Newton Spitz, Samuel Sturzer, Dr. Theo. Vosseler, Arthur Weingarten, Adolf Wexler, David Willner, John Worcester, Geo. Wunschel (retired), Hans Zobel, Dr. Davis Zuckermann.

BUFFALO—\$39,180,000

Life insurance payments were \$67.32 per capita and averaged \$261 per family in the city.

Over \$275,459 paid in Industrial Claims
Arthur Brucher, Robert Bullock (retired), Wm. Crosswell (Civil Aeronautics Board), Dwight Davis, David Faber, Chas. Genger, Geo. Grammer (retired), Dr. Augustus Hengerer, Edward Kain (retired), Merle Manchester, Chas. Mengis, Jerry Monahan, James Moore, Andrew Niederpreum, Henry Norris, Guy Nourse, Albert Ruginsin, Wm. Salter, John Scanlon (exec.), Solomon Shine (retired), Robert Clacer, John Stouten (merchant), Wolf Wurzer, Oswald Zeise.

ELMHURST—\$2,010,000

Nathan Blimberg, J. Hassett (att'y.), Arthur Levalley (retired), Louis Reynolds

(plant mgr.) (Wm. Shaffer (retired), Merrill Willix (production mgr. Remington Rand).

FOREST HILLS—\$785,000

Bernard Cooper, Bertha Cordes, Henry Ribrourg (retired), John Griffin, Bruno Jaenicke.

JAMAICA—\$2,540,000

Over \$120,502 paid in Industrial Claims
Louis Bleier (retired), Alta Carpenter, Arthur Grilth.

MOUNT VERNON—\$3,670,000

Over \$101,981 paid in Industrial Claims
David Cohen (off. exec.), Hannah Kennedy, Elmer Manahan.

NEW ROCHELLE—\$3,515,000

Harold Baker, Dr. John Brooks, Hyman Charm (chemist), David Iversen (ins. exec.), Wm. Miller, Harry Regal.

NEW YORK CITY—\$194,730,000

Life insurance payments were \$40.18 per capita and average \$182 per family in the city.

Over \$1,092,952 paid in Industrial Claims
Joseph Oksebord, Major Allen (dentist), Joseph Alster, Frank Anderson, Geo. Anderson (piano dealer), DeWitt Arnold (v. p. Standard Rlwy. Equipment Co.), Wm. Arnold, Max Asinof (clothing mfr.), Jerome Augenstreich, Louis Bachmann (exec.), Dr. Howard Barker (retired), Ralph Beal (exec.), Geo. Blow (mining engr.), Dr. Robert Boyles, Samuel Bradley (chrmn. of the board), John Britel, Francis Brokaw, Harry Brown, Read Brown (N. Y. Life Ins. Co.), Frank Bruce (retired), Rubin Buchman (merchant), Wm. Clark, Harold Cobb (pres. of co.), A. Cohen (retired), Clarence Cone (corp. pres.), Richard Conheim (textile mfr.), Arthur Crawford (newspaper mgr.), Wm. Deegan (exec.), David Engelman (ins. agt.), Jacob Fein, Leo Fishman (dress mfr.), Margaret Fofel (principal), Herman Gardner (pres. Phoenix Hosiery Co.), Henry Gerstle (musical arranger), Stanley Glauber (realtor), Max Goldstein, Kenneth Gordon (asst. supt. hospital), Max Gross, Albert Gruss (supt. Chemical Bank & Trust Co.), Isaac Hirsch (exec.), Joseph Hobel, Michael Hollander (exec.), Chas. Jourdan, Benjamin Kittay (clothing mfr.), Harry Kretsch (sales-

Names in each town are only a partial list of claims paid during 1947.

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New York—Continued

man), Abraham Kupferberg (mfr.), Dr. Martin Kutscher.

Murray Levy, Max Manischewitz (v. p. Manischewitz Co.), Arthur McAleer (retired), Elias Melrowitz, Samuel Murdock, Loyce Myers, Fritz Berdoerfer, Kang Oel, Ignace Paderewski (pres. Polish Natl. Council), Powell Pardee (res. steel co.), Samuel Plowsky (contractor), Geo. Pollitz, Jr. (treas. Seneca Textile Corp.), Maurice Reinach (dress mfr.), Maurice Ripin (mfr. woven labels), Leo Rothschild (exec.), Joseph Samuels (dress business), Richard Scheiner (ins. agt.), Irving Schloss (exec.), Chas. Schwartz (acct.), Cecil Shallcross (retired), Edward Smolka (exec.), Lester Solomon (stock broker), Jules Stark (buyer), Howard Starr (retired), Martin Stettiner (retired), Maurice Tchudnovsky, Theo. Trivers, Walter Weisenburger (v. p. Natl. Assn. of Mfrs.), Roger Williams (engr.), Gordon Young (textile technicians), Michael Zetkin.

NIAGARA FALLS—\$3,985,000

Over \$51,091 paid in Industrial Claims
Eric Addenbrooks, Edwin Cole, Oliver Dales, Joseph Ducar, Agnes Lutz, Paul Morocco, Peter Vendrillo.

ROCHESTER—\$19,180,000

Life insurance payments were \$57.94 per capita and averaged \$228 per family in the city.
Over \$168,013 paid in Industrial Claims
Eroy Anderson (mgr. Agricultural relations), Harold Baker (safety superv.), Chas. Brady, John Campbell, Howard Case (exec.), Maurice Clark (contractor), Thos. Conway, Warren Cornelius, Harold Deshau, Joseph Dryer (investment broker), Dr. Raymond Elliott, David Ferris, Dr. James Gayney, Frederick Gardner, Lester Gersicoff, Willie Gillette, Louis LaBorie, Harold Lederman (mank officer), Frank McKenna, Geo. Mish (asst. sales mgr.), David Mulvan (surveyor), Gerhard Nagel, Harry Nelson, Geo. Noonan, Dr. Geo. Plummer (retired), Joseph Schneider, John Seere, Frank Snaith, Albert Vogt (pres. Vogt Mfg. Corp.), Wm. Wahl, Frank Willis.

SCHENECTADY—\$5,175,000

Life insurance payments were \$55.58 per capita and averaged \$198 per family in the city.
Over \$93,756 paid in Industrial Claims

Ray Beyer, Cora Deming, Harry Dworsky (merchant), Robert Fisher, Nicholas Krug, Dora Morris, Angelina Sanchez, Henry Sory, Edward Van Denburg, Herman Vaughn, Walter Weaver.

SYRACUSE—\$13,140,000

Life insurance payments were \$62.36 per capita and average \$242 per family in the city.
Over \$95,731 paid in Industrial Claims
W. Algate, Harold Altman, Frederick Assmann, James Brock, Frank Carbone, Arthur Churchill, Chas. Coburn (treas. china co.), Jeremiah Cooney (secy-treas.), McArthur, Wirth & Cooney, Inc., Laurence Craner, Geo. Derby, Edward Frey, Vernon Greene, Gordon Hyde, Harold Kendall, Dr. Morris Lavine, Robert Lewis, Frank Mack, Reuben March, Ward McIntyre, Geo. Miller, Wm. Nash, John Owen, Edward Sheeran, Frank Southard, Car Spinks, Benjamin Stanley, Stella Themelis, Ethel Walker, Geo. Weyeneth, Arthur Woodruff.

TROY—\$4,175,000

Over \$248,975 paid in Industrial Claims
Nels Christensen, Edward Long, Harry O'Grady, Walter Plumb, Philip Sharlet, Anthony Stanwix, John VanPatton, Harry Zepf.

UTICA—\$6,760,000

Life insurance payments were \$64.62 per capita and averaged \$234 per family in the city.
Over \$115,870 paid in Industrial Claims
Edward Agne, Szczepn Chandezel, Dr. Wm. Hale, Piotr Jazwiec, Magdalena Polanowicz, Teofila Romanowski.

YONKERS—\$6,885,000

Life insurance payments were \$45.61 per capita and averaged \$195 per family in the city.
Over \$112,797 paid in Industrial Claims
Wm. Bartlett (dentist), John Chansky, Sr., John Dvoracky, Lulu Fiedler, Jacob Greenbaum, Herbert Hulme, Ralph Mulligan (newspaper adv.), Henry Spiter, Alfred Thomson.

OTHER NEW YORK TOWNS—\$30,880,000 (Partial List)

Amsterdam: Edward DeDonna, Lena Lang; Over \$55,292 paid in Industrial Claims. Bronxville: Edward Ahrens (publisher), Albert Mann, Geo. Reaney (pres. U. S. Guarantee Co.). Cortland: James

Dowling, Endicott: Lorin Lane, Andrew Lloyd, Flushing: Harold Agnew, Jack Mendik, Martin Radican; Over \$207,552 paid in Industrial Claims. Freeport: Edmund Kalban, Mayme Meston. Glens Falls: Earl Fratus, Geo. Knapp, Nicholas Tarrant; over \$86,847 paid in Industrial Claims. Gloversville: Murray Cadan, Fred Shire, Reginald Shire (exec.). Hempstead: Howard Ackley, Samuel Barrett, Robert Evans; over \$160,731 paid in Industrial Claims. Ithaca: Rollins Emerson, Seymour Garrett, Paul Weaver. Jackson Heights: Miriam Galub, Oscar Hoops (retired), Ralph Park; over \$131,753 paid in Industrial Claims. Jamestown: Karl Anderl, Edith Phillips, Chas. Treat. Lackawanna: Terezia Pinter. Larchmont: Robert Bergman (retired), Richard Hill (retired), Harry Stern. Lockport: John Butler, Leah Laycock, Augustus Morris. Middletown: Rilla Fuller. Ogdensburg: Over Simpson. Ossining: Samuel Wolfenden. Oswego: Irving Short. Patchogue: Dr. Leon Barber; over \$87,790 paid in Industrial Claims. Port Chester: W. Devanny, Wm. Godron, Carl Warsaw. Poughkeepsie: Edward Britner, Thos. Byrnes, Joseph Zuppa. Rome: Thos. Conroy, Archibald Farr, August Wittmann. Scarsdale: James Boyd, Wm. Orr (retired), Watson Harmon (exec.). Staten Island: Howard Gower, Frederick Parke, Samuel Wicks; over \$89,830 paid in Industrial Claims. Watertown: John Clark, Robert Green (mfr. Newbury Co.), Harry Stone. White Plains: Elizabeth Harrington, John Hogan (civil engr.). Woodhaven: L. Couillard, Albert Martin, Jr.; over \$139,784 paid in Industrial Claims.

NORTH CAROLINA

Total Payments \$43,300,000
Rank in Payments 18th
Rank in Population 12th
Payments per Capita \$11.64
Ratio to National Per Capita Insurance Payment513

ASHEVILLE—\$1,585,000

Over \$54,490 paid in Industrial Claims
Hilda Briggs, Lewis Blomberg, Albert Buckner, Guy Crawford, Robert Evans, John Glenn, Jr., Fred Johnson, Slaughter Lambert, Edwin Maney, Worth McKinney, Rufus Moore, Adrian Newhouse, Harry Parker, Walter Roberts, Harry Smith, Owen Thomas, Geo. Whitaker.

CHARLOTTE—\$4,840,000

Life insurance payments were \$44.40 per capita and averaged \$190 per family in the city.
Over \$137,234 paid in Industrial Claims
Naomi Alexander, Wm. Turner, Jack Allen, Frank Barr (mfg. agent), John Northey (exec.), Elihu Bray, Bern Bullard, Chas. Cadieu, Wm. Carpenter, Marion Chandler, Jasper Efrid (vice-pres.), James Earhardt, Chas. Frazier, Cornelia Hancock, J. Henderson, Joseph Jones, Robert Kephart, Spencer Latane, Sophia Lee, Rev. Daniel Litaker, Clyde Miller, Bonner Mills, Walton Phifer, Edward Quervy, Warren Redd, Gordon Robinson, Gordon Smith, Myrtle Starrett, Alice Stough, Chas. Stroupe, Gus Tate, Weslie Taylor, Wm. Thompson, Duncan Tillett, Clyde Walsh, Lucius Wells, Benjamin Williams, Wm. Yongue.

DURHAM—\$2,490,000

Over \$260,225 paid in Industrial Claims
Wm. Braham, Marvin Burnett, Henderson Byrd, Gilbert Carrington, Orr Cobb (ins. exec.), Lora Dixon, Ferris Fisk, Grover Haynes, Oded Hinson, Holland Holton, Fabius Hunnicutt, Evan McIver, Joe Lloyd, Roswell Latta, Marshall Murdaugh, Albert Murray, John Sally, Wallace Seaman, James Shepard, Joseph Smith, Ralph Strayhorn, Sr., John Swanson, Arnold Thompson, Alfred West, Wm. Williams.

FAYETTEVILLE—\$495,000

Over \$46,704 paid in Industrial Claims
Cleo Chandler, Mary Drake, Samuel Gibson, Jr., Martha Lucas, Norman McCulloch, Geo. Metz, Maggie Reid, Rex Stoner (retired), Wm. Williams.

GASTONIA—\$590,000

Over \$62,907 paid in Industrial Claims
James Alderman, Martin Epps, John Featherston, Wm. Grier, Claude Moser, Ernest Nietz, G. Patrick, Dr. Lytle Patrick, Ralph Patrick, Wm. Taylor, James Wilson.

GOLDSBORO—\$540,000

Over \$41,620 paid in Industrial Claims
Joseph Benton, James Best, James Horton, Taylor Loving (contractor), Samuel McGowan, Ewell Raper, Lillian Rawlings, Rachel Southerland.

GREENSBORO—\$3,915,000

Over \$126,886 paid in Industrial Claims
Adrian Arvin, Thomas Bell, Max Block, Geo. Causey, James Coble, James Cole, Daniel Compton, John Faulkner (re-

tired), Garland Harris, Frederick Meara, Robert Mendenhall, Radford Moreland, James Murray, Thomas Neese, Kenneth Nelson, Julian Price, Russell Raffenberg, Eric Reece, James Oment, Frank Schreiner, Gracie Sears, Wesley Seawell, Elizabeth Sehorn, Chas. Sharpe, Dr. Frank Sharpe, Clement Stafford, Sidney Stern, Zeb Strader, Evelyn Wall.

HIGH POINT—\$945,000

Over \$49,810 paid in Industrial Claims
Abraham Bernard, Fitzhugh Brooks, Geo. Burns, Charlie Chamelin, Clyde Cox, Myra Cuff, James Drakulakas, Geo. Edwards, Maymi Ellis, Emil Henderson, Harry Hoffman, Azer Huffman, Margaret McCain, Belvie Meeks, Rupert Moore, Gordon Nance, David Phillips, Wm. Strickland.

RALEIGH—\$2,400,000

Over \$106,871 paid in Industrial Claims
Leroy Alfred, Leslie Ames (exec.), Josiah Bailey (U. S. Senator), Harrie Barnes, Martha Bellamy, Eugene Brooks, Alton Campbell, Sylvester Collins, James Coppedge, Ralph Gibson (ins.), Andrew Glenn, Milton Harrington, Joseph Leach, Allen Maxwell, Robena McLean, Dr. Neill McLeod, Jr., John Mitchiner, Jr., Vick Moore, Rowland Nash, Bolling Newson, Linus Parker (merchant), Edna Parria, Geo. Pearson, Leonadus Penny, Willard Penny, Geo. Pou, Ethel Shackelford, Carl Townsend, Wm. Wilson, Chas. Williams, Kit Woodell, Sr., Thomas Woolard.

SALISBURY—\$575,000

Over \$62,695 paid in Industrial Claims
Edgar Craver, James Kirk, Onlie McLaughlin, Jacob Miller, John Peeler, Robert Reeves.

WILMINGTON—\$955,000

Over \$83,417 paid in Industrial Claims
Harry Bill, Lloyd Crocker (supt.), Arthur Diehl (exec.), Yonnie Hickman, Leslie Hummel, Adolph King, Myrtle Paige, Wm. Powell, Cicero Sears, Wm. Smith, James Sprunt, Solomon Stemberger, Ira Upchurch, Luther Walker, Harry Wettig.

WINSTON SALEM—\$4,115,000

Over \$100,406 paid in Industrial Claims
Ernest Barkley, Sr. (retired), Howard Blackwood, Louis Babbitt, Wm. Brookbank (secy.), Chalmers Call, Numa Carroll, Abe Cohn, Benjamin Crawford, Isadore Eisenberg (merchant), Wm. Felts, Sr., Benjamin Heath, Jr., John Higgins, Lula Jarvis, Geo. Kimble, Roy Lawrence, Anna Leak, Mary Leimbach, Jamie Niford, Robert Patten (ins.), Douglas Peterson, Frank Reamy, Gus Rogatsios, John Sears, Grady Shackelford, Henry Stone, Luther Stuart, Carey Taylor, John Trotter, Parthenia Tuttle, Opal Wise.

OTHER NORTH CAROLINA TOWNS—\$2,975,000 (Partial List)

Asheboro: Arthur Ross. Burlington: Dr. Chas. Anderson, James McEwen, Frank Harper, Jr., James White; over \$34,732 paid in Industrial Claims. Concord: Bessie Cochran, Blanche Hicks, Robert Pack, Wm. Sherrill; over \$34,305 paid in Industrial Claims. Elizabeth City: Emily Fearing; over \$28,856 paid in Industrial Claims. Forest City: Alton Trout; over \$17,007 paid in Industrial Claims. Greenville: James Collins, Louis Garris, Lillington Blow, Geo. Peed. Henderson: Chas. Stewart. Hendersonville: Harry Hernandez, Samuel Jackson, Wm. Lott; over \$6,904 paid in Industrial Claims. Hickory: Walter Burns, Helen D'Anna, Rodison Farber, John Jarrett, Jr.; over \$7,730 paid in Industrial Claims. Kings Mountain: John Baker, Elsie Beatie, Franking Neal. Kinston: Herbert Henley, Jr., David Jarman, Geo. Knott, Herbert Spence; over \$11,358 paid in Industrial Claims. Lenoir: Wm. Dickson, Bryant Laney, Clarence Rose, Cora Sutton. Lexington: John Joyner, Carl Leonard, Wm. Weaver, Robert Zimmerman. Newton: James Banks, Jr., Henry Cline, Leon Hill. Shelby: John Lineberger (retired), Meek Ervin, O. Gardner, Sr. (Ambassador to Great Britain), Seaton Washburn (mgr. Washburn Hardware Co.). Statesville: Ludwig Ash, Rev. John McBride, Espy Watts. Tarboro: Lyn Bond (atty.), Baily Edmondson, Aubrey Savage, Herman Thigpen. Thomasville: Wm. Hinkle, Chas. Lambeth, James Lambeth, Margaret McLeod. Washington: Robert Hodges, James Latham, Dr. Manlius Lloyd, Carl Shelton. Wilson: Joseph Deans, Alfred Lewis (exec.), Vivian Martin, John Williams.

NORTH DAKOTA

Total Payments \$4,800,000
Rank in Payments 45th
Rank in Population 41st
Payments per Capita \$8.69
Ratio to National Per Capita Insurance Payment383

BISMARCK—\$310,000

Miriam Belk, Norman Hicks (army captain), Fred Jansonius, Clifford Jones,

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For over sixty years Bankers Life of Nebraska has been "Building Family Security" for its policyholders and their beneficiaries. We are proud to have a part in an undertaking which has as its objective the protection of the American home.

Over \$85,000,000.00 has been paid to our Policyholders and Beneficiaries since 1887.

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HOME OFFICE

Since 1887

LINCOLN

North Dakota—Continued

Steven Krivobok, Geo. Lund, Michael McCarty, Theodore Quannrud (merchant), Raymond Schick, Chas. Snyder, Fred Stucke (dentist), Elmer Trousdale.

FARGO—\$935,000

Louis Blecker, Otto Brust, John Cartwright, Joseph Denis, Romanus Downey, Clarence Fowler, Geo. Fowler, Gustav Guadinger, Louis Hageman, William Hilde, Geo. Howell, August Huber, Karl Johnson, Belle McSweeney, Gordon Nesbit (bank pres.), Eli Peterson, Jerome

C. T. TOLLEFSON AGENCY

North Dakota State Office

United Benefit Life Ins. Co.

Mutual Benefit Health & Accident Ass'n.

115 Roberts St. Fargo, North Dakota Tel. 4203

GRAND FORKS—\$585,000

Margaret Amundson, Martin Bergh, Stanley Dickinson, Emory Felt, Chas. Gahagan, Jeremiah Gravelle, Mibert Hanson, Dr. John Hetherington, Loblurn Hvidston, Anton Jacobson, Alexander, Emmett Neff, Lee Norman, Beatrice Olson, Cora Powers, Ernest Reff, Louis Rosoff, John Stiles, Michael Valley.

JAMESTOWN—\$125,000

Irving Beeman, Frank Clemens, Frank Dietrich, Geo. Hutton, Frank Dietrich, Geo. Hutton, Frank Mueller, Orville Perry, Leroy Schmitz, Wallace Spinarski.

MINOT—\$275,000

Beatrice Bergeron, John Bradley, Clarence Carlson, C. Christensen, Agnes Christenson, Inger Jordalen, Paul Kriedeman, Mae Mahison, Harry Montgomery (ins.), Thos. Murphy, Edward Nowlan, John Shaw, Walter Shaw (realtor), Cyril Sweet (dentist), Anna Sys, Carroll Teschner, Guy Sickle, John Wilson.

OTHER NORTH DAKOTA TOWNS—\$405,000

(Partial List)
Devils Lake: Harriett Colton, Curtis Hunt, Louis Johnson, Dickinson: Wm. Byers. Grafton: Edwin Osowski. Mandan: Dr. Frank Bunting, Dennis Judd, Edward Schmitt. Wahpeton: Isabell Anderson, Lorne Canham, Edward Dowzak. Williston: Leon DeLorne, Lloyd Everson (undertaker), Halvor Moe.

OHIO

Total Payments	\$200,800,000
Rank in Payments	4th
Rank in Population	5th
Payments per Capita	\$25.83
Ratio to National Per Capita	
Insurance Payment	1.139

AKRON—\$15,285,000

Life insurance payments were \$54.33 per capita and averaged \$216 per family in the city.

Over \$181,202 paid in Industrial Claims
Fred Arbogast, Wm. Archer, Joseph Balas, Chas. Beer, John Bell, Guy Belton, Stephen Boern, Paul Billow (exec.), Howard Birkbigler, Glenn Boots, Dr. Chas. Brady, Atley Brake, Lowell Brookman, Frank Burch, Wm. Cathey, Geo. Carle, Fred Clemmer (exec.), Wm. Chandler, Ivan Chapman, John Cherry (atty.), Harvey Croston, Wm. Daub, Wallace Davison, Petros Dimon, Harry Doll, James Fetherill, Thaddeus Fell, Thos. Fleming, Edward Fought, Ford Frost (secy.), Frank Gibson, Mabelle Goddard, Allan Gossett, James Gray, Thos. Hartzell, Wm. Hickel, Raymond Hoover, Paul Humphrey, Robert Ingham, Robert Jenkins, Wm. Jenkins, John Kerch (exec.), John Kirk (dentist), Jordan Makoff, Jacob Martin, James Martin, Alma Masaura, Charles McCue, Donald McDonald, Earl McGowan, Lawrence Metz, Walter Olson, Frank Quinet, Joseph Radke, Robert Rodehaver, Walter Rozinski, Harry Rubenstein, John Russell, Ralph Scott, Clarence Silvey, Elmer Shawbell, C. Smith, Mary Stanford, Arthur Sutterly, Chas. Wernig, Archie Wilson, Woodburn Wintings, Kenneth Walters.

ALLIANCE—\$315,000

Peter Gobeli, John Hostettler, Harold Gilmore, Lottie Karcouski, Blanche Lindesmith, Wm. McKimm, Robert Morgan, Frank Reardon, Amos Seigenthaler.

ASHTABULA—\$540,000

Over \$40,975 paid in Industrial Claims
John Blake, Charles Bowen, Jay Dodge, Michele Donato, Harry Duffy, Helmi Elito, Howard England, Nora Harvey, Emil Hoffman, Steven Horvath, Henry Hulbert, James Law, Wm. Madden, Affie Martin, John McCready, Ester Oris, Elsie Peaspanen, Walker Pier, Mary Sabo, Mary Smith, Elno Toivola, Luther Whitwood, Walter Wood, Robert Woodworth.

BARBERTON—\$305,000

Over \$31,056 paid in Industrial Claims
Allen Crumling, Vernon Dalby, Hugh Galt, Virginia Huff, Cornelius Maxwell, Gerald Mong, Howard Reed, Melvin Thornton, Albert Whitehead, Russell Wise, Jacob Zuepko.

CANTON—\$5,525,000

Life insurance payments were \$49.32 per capita and averaged \$204 per family in the city.

Over \$145,793 paid in Industrial Claims
Bernice Bartley, Geo. Bleahie, Harold Blyar, Edna Bowers, Chas. Brown, Donald Burkhardt, Frederick Burkhardt, Albert Burris, Davis Cable, Virgil Camp, Jacob Coman, Bernard Donnelly, Chas. Dornhecker, Howard Fawcett (chairman of board), Arthur Feldman, Chas. Garrison, Ralph Green, John Kutz, Jerry Lisk, Ralph Little, Elmer Mack (vice-pres.), Cecil Patchin, Andrew Patchis, Benjamin Price, John Rogers, Chas. Scheetz, Leo Schoepner, Cobre Serban, Edwin Shull, Mortimer Shea, Arthur Snider, Blair Stewart, Carlton Torrey (retired), Joseph Wells, Lucille Wilhelm, Steve Zalae.

CHILLICOTHE—\$760,000

Over \$71,698 paid in Industrial Claims
Allen Crumling, Vernon Dalby, Hugh Galt, Virginia Huff, Cornelius Maxwell, Gerald Mong, Howard Reed, Melvin Thornton, Albert Whitehead, Russell Wise, Jacob Zuepko.

CINCINNATI—\$28,150,000

Life insurance payments were \$60.52 per capita and averaged \$218 per family in the city.

Over \$701,558 paid in Industrial Claims
Anna Abrams, David Abrams, Edwin Alken, Abe Appel, Troy Appleby (pres. Ohio National Life Ins. Co.), Chas. Arnold, Chas. Atkins (exec.), Wilbur Bauer, John Batchler, Alva Beard, Robert Beck, Frank Beets, Edward Beldewelle, Hazel Bell, Jesse Blackburn, Sol Bluestone, Louis Bloomer, John Broudstetter, Howard Breed, Winifred Brophy, John Brown, Dr. Mark Brown, Wm. Bruehl (retired), John Buehler, Fred Busch, John Byrne, Wilbur Canter, Geo. Henry, Frederic Cassidy, Albert Catlett, Archer Clifton, John Corcoran, Geo. Court, John Curley, Chas. Wickman, Samuel Dreifus, James Drout, Jacob Ervin, Chas. Evans, Wm. Ferguson, Leo Folz, Geo. Fritz, Wm. Fuldner, Donald Gardner (exec.), Sylvan Garver, Fred Graf, Harry Gray, Geo. Green, Lermond Griffith, Alex Grubb, Albert Gugenheim, Chas. Haag, Herbert Hackstedde (mfr.), John Hallack, Geo. Hammersmith, Jacob Hanauer (merchant), Blanche Hardman, Rowan Hardin (exec.), Harry Hazen, John Helser.

Roy Hill, Richard Hoeb, Alfred Holman, Sr. (atty.), Edward Holz, Joseph Jewett, Jr., Chas. Kanter, Henry Kanter, Courtland King, John Kohl, Max Laesche, John Lahey, Arthur Levine (mfr.), Fred Lewing, Ethel Luther, Maurice Lyons (exec.), Robert Markus, James Marsh, Clarence Mayer (exec.), Harry McCrea, Edward Miller, Arthur Moler, John Morrison, Mary Mousey, Adam Nicolai (merchant), Joseph Niemeyer, Cornelius O'Donnell, Michael O'Hare, Fred Pagels, Jr. (pres. Fred Pagels Storage Co.), Lawrence Phillips, Dr. Fred Pickerel, James Pigman, Carl Roth, Peter Reiter, Robert Robinson, Howard Rohan, Carl Rohrer, Harry Rosenstein, Arthur Ruff, August Schaeffer, Oscar Schanser, Walter Schoenle (atty.), Helena Schulte, Herman Schultz, Albert Schulz, Edward Schreiber, Rebecca Schwartz, Otis Schwarz, Francis Siefert, Edward Siefke, Chas. Skinner (civil engineer), Harry Sleeveys, Homer Smith, Wm. Smith, Fred Snyder, Max Solinger, Chester Solonion, Joseph Sperber, Arthur Spiegel (atty.), Fred Squeri, Hans Steinback.

Edward Steinborn, Henry Stern, Harlan Stewart, Ralph Stienecker, Rufus Stivers, Walter Stockum, Herman Stoebr, Wm. Street, Edward Stuebing, Allie Sutton, Thos. Tallentire (atty.), Robert Taylor (exec.), Frank Thedieck, Dorothy Thomas, Louis Timmester, Wm. Topmoeller, Wm. Tschues, Chas. Tyrrell, Elsie Uptmoor, Wade Utley (exec.), Burch Vance, Mosel Vigransky (real estate), Joseph Von Der Haar, Joseph Von Handorf, Fred Walker, Lewis Webb, Harry Weber (merchant), Harry Webster, Harry Wetterer, Robert Williamson, Henry Wolsdorf, John Wirth, Raymond Young, Dr. Samuel Zielonka, Kathryn Zimmerman, Wm. Zorn.

CLEVELAND—\$41,760,000

Life insurance payments were \$46.86 per capita and averaged \$184 per family in the city.

Over \$824,629 paid in Industrial Claims
Leonard Albright, Raymond Ander-

son, Harry Andrus, James Ask, Wm. Bach, Philip Baker, Wm. Barkhauer, Joseph Barrett (mfr.), Jacob Batters, Harry Bell, Louis Bertoli, Edward Brooks, John Burko, James Cannell, Fred Carstens, Robert Carter, Dr. Roland Case, Amor Chambers, David Christison, Arthur Conor, Chas. Cook, Lee Cooney (exec.), Dr. Morris Coplan, John Curran, Otto Dvorak, Albert Eastman, Joseph Ference, Norman Friedman (furrier), Norman Friedman, Joseph Gallagher, Dezzo Garay (ins.), Fred George, Max Gevelber, Iver Grann, Dr. Howard Hamilton, Everett Heckathorn, Frank Hess, Isadore Hirshfield, Lillian Hohnhorst, John Howe, Louis Hutner, Eugene Iden, Robert Jackson, Earl Jaynes, Joseph Kalal, Geo. Kernspecht, Woods King (officer, Realty Investment Co.), Arthur Levenberg (atty.), John Mahony (retired), Angelo Martin, Samuel McBride, Wm. McCullough, Thos. McIntyre, Theodore McMillen, Joseph Morgenstern, Michael Murray, Henry Oppman, Edward Oster, Ole Overgaard, Irving Ozon.

Joseph Pack, Irma Paris, Frank Patchan, Florian Pawlowski, Harvey Peters, Meri Poje, Dr. Royce Powell, Thos. Redmond, John Riehl (exec.), Siegmund Rosenthal, Louis Rothchild, Dr. Clynton Scott, Frederick Schmoldt, Julius Schulte, Harold Schwartz (haberdasher), Carl Schweisthal, James Seliskar, Anthony Simonetti (restaurateur), Howard Smith, Joseph Smith, Geo. Spear, Mrs. Mary Spisak, Frank Squire, Jacob Stern, John Stetina, Harvey Stiel, Mary Szabo, Dr. Ira Tawney, Anna Toth, Salvatore Troia,

Andy Uhrine, Joseph Vanza, Joe Villand, John Volk (ins.), Paul Walcraft, Max Wallach, Harry Warfel, Asa Weed, Chas. Wenzel, James Wilkerson, Wilford Wilkinson, Willard Wiesler, David Williams, Harry Williams, Edward Wilson, Clark

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Lincoln National Life Insurance Company

1810 Union Commerce Building Cleveland

Winsor, Elbert Wixom, Armin Wohl, Thos. Wood, Chas. Woodward, Oliver Wreyford, Joseph Yacso, Frank Yehli, Donald Zehrung (auditor), Teresa Zelo, Maria Zorman.

CLEVELAND HEIGHTS—\$3,195,000

David Black, Margaret Donald, Carl Erb (atty.), John Fleming, Max Gevelber (dairy owner), Ira Gifford, Wm. Kelsey, Bert Kent (atty.), Joe Levine, Joseph Lundrigan, James Gregor, John Marnio, Sarah Maxwell, Ralph McAllister, Irving Ozan, Martin Pallat, Wm. Payher, Chester Roberts, Louis Rotbart, Roland Schatz, Harry Segal, Jacob Siebold, Arnold Siller, Samuel Silverman, Geo. Spear, Harry Saul, Wm. Taylor, Julius Wagner, Wm. Erickson.

Names in each town are only a partial list of claims paid during 1947.

DURHAM LIFE INSURANCE COMPANY

Home Office: Raleigh, N. C.

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C. G. Coley, Vice President

D. L. Cozart, Secretary

E. T. Burr, Vice President-Actuary

J. R. Weatherspoon, Treasurer

H. D. Coley, Agency Manager

Ohio—Continued

COLUMBUS—\$16,960,000

Life insurance payments were \$54.53 per capita and averaged \$196 per family in the city.
Over \$310,504 paid in Industrial Claims
Fredrick Alt, Mark Ammon, Gilson Bass, Ralph Baumhoyer, Robert Beatty,

THE RALPH W. HOYER AGENCY

John Hancock Mutual Life Insurance Company

42 East Gay Street, Columbus, Ohio
Telephone: Adams 5246

Chas. Bereman, Rolland Bidwell, Harry Black, James Boru, Max Brendler, Emory Brigan, Seymour Brown, Geo. Cameron, John Connor, Chas. Corkwell, Raymond Darn, Anthony Dattalo, Milton Day, Wm. Deem, Wm. Eisel, Gilbert Elliott, Oscar Erf (retired), Robert Erlenbusch, Jr., Ernest Ferguson (dist. mgr.), Henry Franz, Chas. Frecker, Mabel Fries, Geo. Gebhart, Henry Gerke, Isadore Glick, Rev. R. Golladay, Ollie Goodall, Barton Griffith, Louis Grieshop, Alfred Guzenheim, Robert Hall, Harry Hammel, Margaret Harnly, Fred Heller, Wm. Hunter, Wm. Jackson, Thos. Jenkins, Thos. Jones, Chas. Jorgensen, Roscoe Kahle, Howard Knight (exec. secy.), Irving Lentz (ins.), Leonard Lieberman, Robert Lombard, Martin Loos, Edgar Luke (dist. mgr.), Constantine Marquart, Dr. Chas. McDonald, Robert McKay (chairman of board), Robert McKay (retired).

Oscar Miller, Marion Moore, Allen Morgan, Vernon Moss, Ole Nelson, Edward Noice, Fred Oldroyd, Rev. John Owen, Chas. Reed, Earl Renner, Roy Rice, Max Rieser (real estate), Goodwin Roberts, Wm. Sanduski, Mary Schneider, Lena Schodorf, Vincent Serio, Geo. Shustick, Dr. Chas. Silbernagel, Clare Sobers, Willes Spencer, Wm. Stephens, Richard Summers, Samuel Swerdlow (dentist), Arley Thompson, Walter Turney, Earl Tussing, James Van Nostrand, Paul Varea, Luella Walden, Elmer Wehe, Ina Wells, Mary Welsh, Robert Wilson, Tim Wilson, Wilbert Winters, Calvin Wyke, John Wylie, Harvey Young (advertising mgr.).

DAYTON—\$14,250,000

Life insurance payments were \$65.05 per capita and averaged \$216 per family in the city.
Over \$188,401 paid in Industrial Claims
James Barkley, Geo. Barnett, Marie Bashaw, Joseph Bohn, Jesse Brooks, Albert Burgmeier (exec. secy.), Fred Bury, John Cannon, Edward Champline, Darrell Cox, Archer Crouse, Wiley Cummins, Lester DeRamus, Herbert Dutton, Chas. Fleming, Edward Fulton, Jacob Goetz, Friederike Geppert, Wilma Gilkey, Clarence Greer, Wanda Hager, Eva Hammink, Landis Hawker (exec.), Geo. Hellmunk, John Hicks (atty.), Geo. Hilbert, Lawrence Hire, Wm. Hunt, Sam Kelly, Walter Kern, Ray Koons, Henry Kruse, Mary Laferty, Henry Langefeld, Chas. MacGregor, Frank Miller, Fred Miller, Yonel Mirza, Christopher Mullin, Frona Nickells, Hugo Niehus, Louis Paul, Albert Reich, Grant Riesinger, Bryan Sharkey, John Sprigg, Lee Steiner, Ray Stephen, Tessa Swango, Wm. Tancred, Glenn Thomas, Wm. Tompert, Benjamin Vogt, Ella Welucky, Ruth West, Norman Wheeler, Elizabeth Winchel, Edward Wolchert (pres. Union Storage Co.).

EAST CLEVELAND—\$685,000

Albert Connelly, Albert Detering, Philip Fath, Ottilie Mortz, Earl Newton, Maretta Peek, Ralph Person, Carrie Rager, Joseph Tepley, Robert Williams.

ELYRIA—\$380,000

Chas. Adams, Nicholas Bishop, Harry Fowl, Martin Haas, Jr., Helen Huston, Floyd Rhodes, Joe Sadowski, John Smith, Albert Stolzenburg.

HAMILTON—\$2,250,000

Over \$53,650 paid in Industrial Claims
Harry Arnold, Leo Bettinger, Henry

Dilig, Glen Downie, John Egbert (atty.), Edward Gradolph, Robert Haverland, Harry Hetherich, Arthur Kamp, Fred Meyers, Wm. Michel, Russell Mitchell, Albert Pabst, Chas. Payne, Walker Rice, Ernest Schisler, John Spindler, Peter Stieg, Joseph Tutas, Sr., Hugh Vail.

LAKEWOOD—\$2,360,000

Edward Bennett, Robert Brintnall, Frank Cotton, Edward Fisher, John Freltus, John Gedeon, Leland Green, Walter Harper (supt.), Martin Hermann, Albert Hoose (atty.), Earl Jaynes (retired), David Johnson, Mattie Kadel, Robert Kiffer, John Koch, Howard Kyle, Edwin Long, Grace Nicklawsky, John O'Brien, Henry Oppmann (retired), Howard Smith, Chas. Tehan, Cecil Thomas, Lincoln West.

LIMA—\$1,650,000

Over \$56,657 paid in Industrial Claims
Anson Alliger, Ralph Alloway, Daniel Bailey, Harley Baxter, Geo. Bayly (retired), Kenneth Beck, James Ciro, Timothy Connolly, Harry Flack, John Graff, Thos. Hamilton, Roger Hawisher, Harry Hiner, Wm. Kettler, Robert Metheny, Alva Meyers, Sakie Musser, Frederick Reinemeyer, Harry Reul, Alva Sherman, Chas. Siferd, James Spridgeon, Dr. Oliver Steiner, Reuben Steiner, Mildred Sterrett, Mayma Strother, John Thomas, Roy Thomas, Chas. Thornberry, Carl Vance, David Watkins, Irene White, Burnie Young.

LOBAIN—\$765,000

Over \$12,098 paid in Industrial Claims
Earl Amseiden, Samuel Brickman, Hobart Bryant, Alphonsus Ginnane, Robert Hitchcock, Geo. Ries, Marian Riffle, Charlie Stamps, Ferd Stojcik, Wm. Waddington.

MANFIELD—\$1,230,000

Over \$110,641 paid in Industrial Claims
Mary Auten, Harry Black, Homer Botdorf, Cecil Carter, Edgar Christian, Boyd Crall, Lyman Crotty, Mary Gangle, Rudolf Gerisch, Leland Gray, Gunvor Larson, Clarence Lindeman, Dorothy Mater, Lawrence McClain, Wayne Mecklem, Lawrence Neff, Samuel Phillips, Robert Porter, John Rinehart, Paul Shafer, Chas. Sonner, Joseph Sysnick, Harry Wolf.

MARION—\$905,000

Over \$69,806 paid in Industrial Claims
Arthur Bachman, H. Baker, Wm. Boyd, David Brobst, Geo. Bryant, Chas. Cox, Khiva Day, Louis Drollinger, Oscar Freshour, Geo. Geran, John Guthery, John Jones (retired), Del LaRue, Elmer Longstreth, Matthew McCabe, Clifford Myers, John Paul, True Peterman, Joseph Sabback, Alphonse Schaefer, Chas. Schettler, Adam Shuman, Fred Sinning, Harry Smith, Ray Smith, Jr., James Snyder, Edmund Strawser, John Steen, Dr. Frank Thomas, Geo. Walke, W. Wittred.

MASSILLON—\$630,000

Geo. Ballinger, Nick Crotori, James Decan, Carl Franz, Geo. Guernay, Max Hollistern, Kenworthy Hoge, Wm. Liefer, Frank Meinhardt, Myrten Miller, Henry Romick, Harvey Stockert, Chas. Weekes, Jr., Raymond Wieman, Arthur Wilhelm.

MIDDLETOWN—\$985,000

Over \$107,332 paid in Industrial Claims
Richard Arnold, Augustus Ashworth, John Aull, Ferdinand Bohne, Gordon Castle, Vurns Childs, James Cummins, Chas. Doty, Rollo Gebhart, Martin Hess, Elizabeth Homan (exec.), Earl Lemmons, Leonard Michael, Frank Miller, Clyde Murphy, Thos. O'Flynn, Robert Patterson, Luther Peeler, Joseph Praeste, John Riggs, Melville Sarchet, Joseph Scarpa, Esther Schell, Geo. Smith, Harry Spencer, Herman Vogelsang.

NEWARK—\$815,000

Over \$50,566 paid in Industrial Claims
Harold Clinton, Clayton Conser, Clarence Egan, Keith Fisher, Paulina Glasmeyer, Naomi Hager, Clayton Melick, Harry McCoy, Ted Morrow, Paul Weaver.

NORWOOD—\$950,000

Herbert Hackstedde, Joseph Naberhaus, Jr., Frederick Ramp, Bertha Wadigen.

FIQUA—\$310,000

Over \$33,181 paid in Industrial Claims
Geo. Brewer, Edward Denamm, Cloyd Fuller, John Godfrey, Raphael Louis, Caven Morrow, Wm. Rousseau, Geo. Wagner, Iver Walker.

PORTSMOUTH—\$1,025,000

Over \$98,160 paid in Industrial Claims
John Adams, Frank Baggs, Leon Bell, Patience Berry, Frank Berley, Robert Bush, Chas. Craigmiles (furniture dealer), Joseph Edwards, John Essman, Isaac Ferguson, Warren Foster, Perry Huston, Hilma Kessinger, James Lewis, Francis McDonald, Glancme Moritz, Geo. Obriest, Leroy Schaefer, Oscar Shoemaker, Clarence Walden, Drennen Wells, Frederick Winter, Pearl Zempter.

SANDUSKY—\$715,000

Over \$65,422 paid in Industrial Claims
LeRoy Adkins, Stanley Betz, Evelyn Brownworth, Raymond Bruck, Jr., Joseph Buder, Clarabelle Cayhoe, Marian Dickinson, Lucy Frey, Wm. Good, John Grathwol, Carroll Hankinson, Fred Jacobs, Gladys Kiefer, Frances King, Frank Lemke, August Meizer, Ralph Mickie, Geo. Moran, John Neske, Edward Quick, Minnie Rogers, Dorothy Schnee, Paul Sprow, Harold Strong, Walter Szymanski, Earl White.

SHAKER HEIGHTS—\$2,295,000

Paul Altseuch (fur buyer), A. Mel-drum (advertising), Arthur Betz, Wayne Brown, Richard Buchman (exec.), Ralph Clarke (retired), Dr. Wm. Cowgill, Florence Farch, Dr. Edward Freeman, Herman Getter, Dudley Hawley (investment broker), Arthur Petersilge (retired), Dave Sey, Bertha Solomon, Chas. Stech, Wm. Stewart (lawyer), Harved Van Schoor, Ora Wiltmer.

SPRINGFIELD—\$2,640,000

Over \$110,706 paid in Industrial Claims
David Bartlebaugh, Clarence Bath, Chas. Bucholtz, Raymond Chapman, Paul Clemens, Wm. Gordon, Lewis Cooke, Carl Drake, Joseph Ebner, Chas. Floody Chas. Hama, Wm. Kinney (army officer), Oscar Lannert, Elmer Lynch, Francis McKenzie, Bertha Meyers, James Purcell, Herbert Rained, Leslie Roberts, William Sauter, Horace Schenck, Laura Strain, Frank Lemplin, Gustav Unkel, Paul Ward, Geo. Wisler, James Worthen.

STEUERVILLE—\$1,050,000

Over \$60,514 paid in Industrial Claims
Elias Bloch (exec.), Arthur Bom, Helen Di Mark, Matthew Edwards, Nathan Fisher, Wm. Frayer, Chas. Hajmasy, Florence Higgins, Lester Johnson, Lawrence Lafferty, Earl Morehead, Albert Pettibon, Benjamin Polen, Franklin Powell, Sr. (gas & oil distributor), Hugh Rankin, Wm. Rockwell, Chas. Shotts, Chas. Tock, Ira Seewers, Chas. Thomas.

TOLEDO—\$16,570,000

Life insurance payments were \$56.94 per capita and averaged \$198 per family in the city.
Over \$258,125 paid in Industrial Claims
Chas. Adkinson, Ralph Arthur, Alvan Ash, Edward Bauton, Roy Bentz, Clarence Bernhard, Walter Best, Frederick Bissell, Henry Blackman, Martin Brimmer, Guy Carpenter, Dr. Lewis Carr, Wesley Carr, Wm. Cowper, Wm. Crabbs, Clyde Craig, Thos. Crofts, Raymond Daly, Arthur Damraur, Louis Dull, Mathias Fehlen, Chas. Felton, Allen Fish, Chas. Fox, Elton Gamber, Elmer Gilbert, Isaac Goldberg, Walter Gunlitte, Henry Graf, Dora Graport, Arthur Gysin, Andrew Gwenn, Maynard Hagedon, John Hassberg, Betty Hegedus, Dr. Barney Hein, Jacob Henzler, Albert Hieber, Chas. Hipp, John Holtgreive, Chas. Hughes, Wm. Hurrelbrink, Stanley Jablonski, Isaac Jones, Joseph Juttner, Clara Kasemann, Cecil Kasper, Harry Kaufman, Frederick Keating, Kathryn Keirns, Carolina Klaus, Dr. Harold Klewer, Chas. Koenig, Geo. Kopf (auto dealer), Emma Kramp, Andrew Krumling, B. Kushman, John LaFaree, Dean Lahr, Harry Loehrke, Arthur Lutz, Frank Magers.
John Maras, Bradley Marther, Frank McCullough, Harry McGregor, James McManus, Carl Messerschmidt, Louis Miller, Jozsef Molnar, Eugene Mueller, Alvin Myrhan, Christopher Nopper, Philip Nash (pres., University of Toledo), Louis Nawrocki, Dorothy Nettleman, Harry Oblinger, Chas. Otis, Vernon Pfander, Otho Riebel, Irene Rogers, Wm. Rohr, John Rutkowski, Geo. Rychner, Dorothy Sargent, Clarence Sass (veterinarian), Frank Saunders, Robert Schneider, Clyde Shannon, L. Sheffield (dentist), Emma Snyder, Norman Stokes, Robert Swartz, Clinton Van Osdale, Richard Volker, Edward Voss (retired), Stanley Walbridge, Carl Wells, Henderson Wiley, Thelma Wenzler, Mary White, Raymond Wright, June Wrobel, Max Zaller.

WARREN—\$925,000

Daniel Bishop, John Blair, Betty Jones, Frank Knappenberger, Robert

Mayes, Earle McDougle, Chas. Paul, Claudius Schader, Jr., Bernice Wilson.

YOUNGSTOWN—\$5,765,000

Life insurance payments were \$32.72 per capita and averaged \$146 per family in the city.
Over \$217,050 paid in Industrial Claims
Wilford Arms, Edward Baron, Nuchim Berman, Rosemary Bianco, John Bosley, Joseph Brown, Katherine Bresko, Henry Burriss, Fred Caverter, Carl Chall, Menhardt Chomo, Arthur Clark, David Davis, Chester Dickhaut, Harry Ditto, Dr. Earl Downer, Samuel Farrell, Nicholas Fromel, Matthew Gambattista, Anne Goske, Jacob Hammer, Earl Haefer (atty.), Gertrude Holland, Robert Hughes, Samuel Isaly (pres.), Darold Johnson, Leslie Johnson, Wm. Jones, James Joyce, Andrew Kantor, Anthony Kehn, Donald Koval, John Kozak, Albert Kratoch, Stefan Kuhar, Susan Kuzemka, Kingley, Lackey, J. Leedy, Wm. Llewellyn, Wm. Lomax, Herbert Marquette, Isaac Meyer, Frank Miller, Nicolao Munteanu, Aziz Nassar, Michael Nief, David Norris, Josef Noviezky, Mary O'Hara, John Olsavsky, Mary Parry, Genevieve Paul, Elisha Porter, Stanley Posust, Harry Ray, Edward Rees, Frank Rigelsky, John Rincho, David Russell, Wallace Schesler.
Michael Schronofsky, Samuel Sedwitz, Disney Shale, Earl Smith (accountant), Paul Snyder, Guido Testa, Leonard Thop (ins.), Homer Thomas, Wm. Thomas, Forrest Ward (dentist), Alexander White, Chas. Yahrling.

ZANESVILLE—\$975,000

Over \$57,175 paid in Industrial Claims
Fred Brooks, Harriett Burton, Geo. Chujas, Mary Gardner, Ralph Kindake, Chas. Ledman, Wilbur Ledman, Frank Paisley, Herbert Roll, Russell Thomas.

OTHER OHIO TOWNS—\$9,510,000

(Partial List)
Ashland: Clyde Briggs, Ralph Foster, Ruth Painter. Athens: Carlos Cameron, James Person, Wm. Robinson, Eugene Woodworth. Bedford: Catherine Gaworowski, Joseph Kozma, Wm. Lambert, Andrew Nuher. Bellefontaine: Edward Harshfield, Olaf JoHantgen, Spain Southard. Cambridge: Wm. Archer, Fred Clagett, Stewart Starr, Bernard Umberger; over \$26,495 paid in Industrial Claims. Canonsburg: C. Campbell, James Johnston, Chas. Whitney. Coshocton: Ray Richardson, Wm. Stenner, Jay Tompkins, John Walker; over \$15,706 paid in Industrial Claims. Cuyahoga Falls: Warren Arnold, Irwin Cook, E. McGowan (undertaker), Albert Schuer; over \$14,033 paid in Industrial Claims. Delaware: Charley Cryden, Wm. Jones, Florence Leas, Robert Watson. East Liverpool: Adolph Joseph, Minnie Moore, John North, Edward Smith; over \$12,554 paid in Industrial Claims. Findlay: Geo. Denison, Geo. Goodman, Frank Molder, Truman Simpson. Fostoria: Nicholas Altweis, Emerson Sackett (florist), Warren Sherman, Carl Wagner; over \$56,828 paid in Industrial Claims. Fremont: Russ Christy, Wm. Haford, Lowell Hamilton, Elmer McClennahan. Gallipolis: Thos. Allison, Edgar Fulton, Kathryn Niday, Merrill Sheets. Ironton: Beatrice Edwards, Charles Freeman, Mahalia McMahon, Carl Moulton; over \$78,263 paid in Industrial Claims. Jackson: Karl Evans, Daniel Rankin, Samuel Sternberger, Edgar Wilson. Lancaster: Neal Burdette, Glenn Jeffers, Ray Knight, Chas. Tague. Marietta: Earl Decker, John Dvyle, Joseph Finkel, James Scott. New Philadelphia: David Henderson, Marion King, Alvin Kinsey, Donald Kyle. Niles: Joseph Ferrell, Philip Festa, Genoa Riccio, Patrick Sheehan. Ravenna: Cora Gowan, Ezra Pittman. Salina: Henry Benzinger, John Scullion. Tiffin: Wilmer Crawford, John De Jean, Ralph Kleckner, George Overholtz. Wooster: Claude Mann, Joseph Pomeroy, Andrew Weaver, Dean Weimer. Xenia: Herbert Dershem, Mary Dillon.

OKLAHOMA

Total Payments	\$29,900,000
Rank in Payments	27th
Rank in Population	23rd
Payments per Capita	\$12.93
Ratio to National Per Capita Insurance Payment	.571

ADA—\$180,000

Joha Boswell, Dr. Catherine Brydia, Edward Davis, Claud Fisher, Frank Norris, Geo. West.

ARDMORE—\$235,000

Ida Chandler, Edward Hollands, Wm. Lane (realtor), Lorenzo Love, Robert Robun, Jessie Shine, Hugo Stromberg.

BARTLESVILLE—\$240,000

Loren Campbell, Earl Carver, Mari Kazmierzak, Harry McClintock, Leona McKnight, Donald Welty.

THE MIDLAND MUTUAL LIFE INSURANCE COMPANY

Columbus 16, Ohio

Names in each town are only a partial list of claims paid during 1947.

CHICK...
Neppie Wilcox.
END...
Crutch...
Frank...
Lillas...
ok, Ru...
Stahl...
LAW...
Jewell...
Fletche...
Hunt...
Way...
MALE...
Pember...
Nette...
MUSK...
tus Hal...
Co., C...
Pearson...
Royce...
Wells...
OKLAH...
Life...
per cap...
Over \$...
J...
Ball, A...
Geo. H...
Brook...
Cooper...
Crain...
Davenport...
Wards...
Leo Fr...
Chas. G...
ora, Os...
Fanny...
tist), J...
Hornba...
Niles (c...
Miller...
Arth...
Price...
Sohlber...
Thelme...
Vard...
van Hoe...
(enrg.).
OKMU...
F...
tired),
FOWCA...
L...
Arthur...
tired),
SAPUL...
J...
Speakm...
SEAW...
L...
Wilbur...
TULSA...
Life...
per cap...
In the...
Over \$...
C...
rice Be...
Washing...
mar I...
Claude...
mon El...
Garret...
Deep R...
Marguer...
Kenned...
Russell...
Laws (r...
W. M...
Mieher...
Moore...
ence Pa...
ford (r...
Schleich...
Petrole...
Booker...
Smith...
Stewart...
Underw...
Whitma...
OTHER...
A...
Homer...
Nichols...
Bordner...
Colwick...
Malone...
Steger...
Georgia...
Osborn...
Brown...
Welch...
ville: Jo...
XUM

Oklahoma—Continued

CHICKASAW—\$175,000

Frank Carlson, Benjamin Field, Neppie Polk, Clarence Townley, Everett Wilcox.

ENID—\$535,000

Raymond Carroll, Lee Cotton, John Cutchfield, Thos. Culver, Joseph Gentry, Frank Harp, M. Harrington, Ted Kurtz, Lillias Martin, Mary Onia, Josefa Palecek, Rudolf Ruzek, John Smith, Sarah Stahl, Gottfried Wasemiller.

LAWTON—\$205,000

Elvira Brown, Claude Clifford (jeweler), Harold Cowdrey, Leonard Fletcher, Albert Foulkes (retired), Geo. Hunt, Joel Inks, Walter Jadwin, Hugh Munn, Chas. Parker, Marion Pickett, Ross Way.

MALESTER—\$130,000

Anna Causey, Ward Jones, Annie Pemberton, James Sanders, Glenn Shearer, Nettie Steadman.

MUSKOGEE—\$650,000

Wm. Buchanan (F. B. I. agt.), Justus Hall (spec. agt. N.W. Mut. Life Ins. Co.), Clydie Key, Jeannette Mace, Aaron Pearson, Addie Reed, Jay Rifenbery, Royce Simmons, Wm. Tresner, Stuart Wells.

OKLAHOMA CITY—\$8,970,000

Life insurance payments were \$43.97 per capita and averaged \$193 per family in the city.

Over \$63,484 paid in Industrial Claims. Ball, Ernest Billington (lumberman), Geo. Blankenship (oil business), John Brock (life ins.), Mr. Zale Chaffin, Grover Cooper (druggist), James Craig, John Cram, Albert Croak, Robert Crow, Lloyd Davenport, Wm. Denham, Robert Edwards, Dora Emerick, Ernest Farrah, Leo Franklin, Walter Giles, Edith Grove, Chas. Guild, Grady Haley, Bernard Hammer, Oscar Hayes, Wm. Head (merchant), Fanny Hendricks, James Herring (dentist), John Hewitt, John Hieber, Joseph Hornback, Frank Hughes (retired), Amos Johnson, Harry Leaming, John Mackechnie (credit mgr.), James Madrono, Walter Marker, Irvin McNeal, Ona Merritt, Frank Miller, Jack Monroe, Bernard Nicholson, Arthur Owen, Myrtle Parkhurst, Gleason Price, Cecil Ray, Albert Siddens, Geo. Solberg (retired), Joel Taylor, Lena Theimer, C. Thornton, Monroe Timmie, Ward Timmons, Frank Tunison, Louis VanHoesen (ins. agt.), Clay Walton (enrg.), Harold Watson, Wm. West (ins.).

OKMULGEE—\$210,000

Hill DeForest, Richard Nichols (retired), Sam Weinberg.

PONCA CITY—\$225,000

Della McCord, Eugene McMahon, Arthur Padgett, Luther Patterson (retired), Fronia Venator.

SAPULPA—\$115,000

James Boyd, J. Murphy, Fred Speakman, Wm. Stinson.

SHAWNEE—\$295,000

Dr. John Hughes, Alfred Hutchins, Wilbur Titsworth, Ernest Yates.

TULSA—\$7,350,000

Life insurance payments were \$51.38 per capita and averaged \$197 per family in the city.

Over \$41,655 paid in Industrial Claims. Claude Ament, Wm. Branyon, Maurice Brinkridge (atty.), Joe Bridge, Washington Corman, Frank Crum, Waldeemar Darnenburg, Peter Deichman, Claude Donovan, Jr. (mech. enrg.), Solomon Elder, Bert Farmer (retired), Robert Garrett (geologist), Henry Gries (pres. Deep Rock Oil Corp.), Rev. John Hall, Marguerite Hardy, Cecil Henry, Carl Kennedy, Glen Kidwell, James Koontz, Russell Lanning, Walter Larsen, Robert Laws (realtor), Lee Poyer, Murrel Malloy, W. McEvoy, Wm. McMorris, Victor Misher (atty.), Anna Mohler, Millard Moore, Abby Olson, Fred Parsons, Clarence Patrick, Jacob Pickens, Albert Pigford, Wm. Pomeroy, Denver Powers (realtor), John Rutherford, James Schleich, Geo. Schmitz (pilot), Warren Petroleum Corp.), Daniel Schwiager, Booker Seen, Josephine Shannon, Luther Smith, Wm. Spivey (retired), Robert Stewart (realtor), Paul Thompson, Ira Underwood (atty.), Susan Young, Carl Whitman, Guy Williams, Gladys Wilsey.

OTHER OKLAHOMA TOWNS—\$1,370,000

(Partial List)
Alva: James Wington, Clinton: Homer Blackburn, Floyd Guthrie, John Nichols, Clarence Wilson. Duncan: Alta Bordner, James Miller. Durant: Dr. Ovie Colwick (retired), Junius Foote, Giles Malone (mgr. Hale Halsey Co.), Virgilus Steger. El Reno: Eliza Miles. Frederick: Georgia Gosnell, Clark Hussey, Dr. James Osborn, Jr., James Platt. Guthrie: Harry Brown, Hansa Larsen, Jack Martin, Alice Welch. Hobart: James Portwood. Holden: John Brock, Leland Stark, Samuel

Storey. Norman: Lillie Barnes, Fannie Bates, Constantine Burke, Geo. Vanderpool. Seminole: Phelena Crow, Wm. Prouty. Wewoka: James Dixon, Rev. Thos. Epton.

OREGON

Total Payments \$33,200,000
Rank in Payments 24th
Rank in Population 32nd
Payments per Capita \$21.88
Ratio to National Per Capita Insurance Payment965

ASTORIA—\$245,000

Merle Chessman, Chas. Danford (ins.) Oliver Dilleshaw, Dr. John Gronholm, Owen Heckard, Clarence Larsen, Geo. Salvon, Betsy Wootton.

EUGENE—\$530,000

Dr. Arthur Barnett, Clifton Coulter, Harold Davenport, Edward Hart, Wm. Lathrop, John MacDonald, John Murphy, John Ross, Albert Stien.

KLAMATH FALLS—\$320,000

Marshall Cornett, Arthur Cowperthwait, Chas. Dryden, John Elie, Ralph Fuller, Arthur Gibson, Enal Hammond, Mary McComb, Wm. Sadler, Harrison Shephard.

MEDFORD—\$210,000

Daisy Anderson, Alfred Adolphs, Geo. Newton, Melvin Plaskett (store mgr.), Friedrich Rehling, Les Slajer, Robert Sutton, Arthur Taplett.

PORTLAND—\$17,180,000

Life insurance payments were \$47.32 per capita and averaged \$165 per family in the city.

Chris Andersen, Ben Bailly, Andrew Baker, Arthur Barnes, Harold Barrett, Rev. Bruce Baxter, Frank Boutin (retired), James Brehaut, Arthur Briggs, Leon Brisson, Archer Bruffee, Marvin Bush (railroad agt.), Donald Buyers, Albert Comrie (mgr. ins. co.), Samuel Crouch, Lyle Dag (office mgr.), Theo. Dimbat, Marjorie Dixon, Mary Dunlap, Spencer Dunn, Clarke Dye, Geo. Edwards, Allen Ellsworth, Frank Foley, Robert Hawkins, John Henry, Leon Huriaux, John Ivison, Louis Jauncey, Walter Jenkins, Bert Johnson, Chas. Johnson, Walter Johnson, Rev. Benjamin Kelly, Wm. Kirk (off. mgr.), Marguerite Kombeltz, Rebecca Kreidler, Wm. Ludwig, Geo. Matthews, Fred McConnell, John McElroy, H. Meckley (contractor), Arthur Merrill, Richard Mieth (retired), Jack Mitchell, Mitchell Murray, Andrew Nielsen, Alex Nyholm, Arthur Olson.

Gustav Quanzstrom, Mary Radenz, Fred Rice, Raymond Schammel, Theo. Schulpius, Chester Schwanberg (pharmacist), Joseph Schweitzer, Claude Shaylor, Fred Shearer (retired), Arthur Sievers, John Simmons, Walter Smullin, Harry Spaw, Cecil Spencer (canner), Carrie Stevenson, Florence Staffel, Thos. Storey, Ruth Stowe, John Swenson, Geo. Tazwell (judge), Clark Thomson, Wm. Thompson, Matie Tullis, Emery Turner, Fred Veldhuis, Edward Wagner, Percy Walker, Clyde Walter (dentist), Grant Walter, Hollis Webber, Frederick Whalley (civil enrg.), Anna Wheelock, Forest Wilson, Harry Yates.

SALEM—\$925,000

Walter Canoy, Alphonse Edler, Albert Firm, Gladys Fisher, Claybourne Hills, Lucian Jones, Thos. Livesley, Dr. Wm. Lytle, James McAlpin, Sr., Ian McCusker, Elwood Mennis, Oscar Pearson, Anton Senske, Earl Snell.

OTHER OREGON TOWNS—\$1,220,000

(Partial List)
Baker: Eugene Blake, Wm. Funk, Wm. Hermen, Billy Osborn. Bend: Harold Bates, Ernest Farrell (ins. agt.). Corvallis: John Bursik, Valerion Neuman. McMinnville: Alexander Cameron (retired), Chas. Galloway, Deanne James, Edgar Meresse. Oregon City: Peter Dilich, Maurice Hooff, John McConnell, Otto Schwabe (nurseryman). Pendleton: Dr. Harvey Hanavan, Jesse Saling, Calvin Sweek. The Dalles: Wm. Cheshive (business mgr.), Kathleen Galloway, Mary Ott.

PENNSYLVANIA

Total Payments \$303,600,000
Rank in Payments 2nd
Rank in Population 2nd
Payments per Capita \$29.53
Ratio to National Per Capita Insurance Payment 1.303

ALLENTOWN—\$5,235,000

Over \$19,547 paid in Industrial Claims. Grace Arnold, Benjamin Balliet, Richard Bernhard (chief enrg. Taylor

Engr. & Mfg. Co.), Rosie Chudik, Mildred Cole, Jay Cross, Harry Eisenhard, Earl Erich, Chas. Herberling, Marian Hein, Rosie Hudick, J. Kohler, Adolph Kurtz, Fennie Licka, Paul Nalrn, Mary Patrick, Carl Rassler, Eugene Rosenberg, Fannie Shaffer, Chas. Swavely, Thos. Wenner, Delbert Wise, Paul Zimmerman.

ALTOONA—\$3,290,000

Over \$33,247 paid in Industrial Claims. Wm. Blair (restaurateur), Edna Cramer, John Flegler, Mame Goetz, Joseph Haffly, Philip Leiden, John McMahon, Mabel Young.

BEAVER FALLS—\$990,000

Over \$86,752 paid in Industrial Claims. J. Bond, Peter Brozich, Wm. Evans, Geo. Fair (retired), Jacob Faller, Nick Namola, Joe Perna, Cornelius Sadler, John Sherer, Chester Stoner, Borta Ufnar, Ernest Wagner, John Walczak.

BETHLEHEM—\$2,725,000

Over \$33,247 paid in Industrial Claims. Joseph Allen, Samuel Brown, Geo. Derr, Mary Duddy, Balint Hoffer, Anna Janek, Matyas Merklin, Elizabeth Millan, Floyd Rice, Mary Souver.

Names in each town are only a partial list of claims paid during 1947.

1,333,333,333 Loaves of Bread

Other way of saying it are—1,111,111,111
bottles of milk—53,000,000 pairs of children's
shoes — 25,000 debt free homes — and still
another way of saying it is—200,000,000
dollars of life insurance in force.

The Beneficial Life Representatives and
Home Office Personnel are proud to announce
this recent achievement of the Company.

BENEFICIAL LIFE INSURANCE COMPANY

GEO. ALBERT SMITH, President

SALT LAKE CITY, UTAH

Attention...

LIFE UNDERWRITERS

Your clients will be glad to know that you can secure
monthly income disability and waiver of premiums for
them on policies issued by Pacific National Life Assurance
Company, now celebrating...

Our 10th Anniversary Year in 1948.

Consult our nearest General Agency or write direct.

HOME OFFICE



FIRST SOUTH AND MAIN STREETS, SALT LAKE CITY 1, UTAH

Ray M. Peterson
President

Kenneth W. Cring
Superintendent of Agencies

Pennsylvania—Continued

BUTLER—\$865,000

Leo Cramer, Francis Fenn (pres. car works), Louis Hinchberger, Walter Klee, Geo. Koerner, James Mechling, Michele Nicastro, Rev. Louis Riddell, Mary Romano, Michellina Sequito, Wallace Sheptak, Daniel Speicher, Joe Spino, Fred Stover, Geo. Woner, Carl Yost (civil engr.).

CHESTER—\$2,120,000

Over \$121,822 paid in Industrial Claims
Raymond Ashby, Wm. Harris (pharmacist), Robert Murphy.

EASTON—\$510,000

Over \$5,185 paid in Industrial Claims
Lewis Bayles, Caroline Kraus, Frank Lieberman, Cecelia Maguire.

ERIE—\$5,240,000

Life insurance payments were \$44.11 per capita and averaged \$186 per family in the city.

Over \$132,547 paid in Industrial Claims
Wm. Benner, Gerhard Binna, Daniel Buettner, Albert Clula, F. Craig, John Dame, Joseph Dudenhofer, Robert Dugan, Herman Fried, Louis Galmish (retired), Israel Gold, Howard Holcomb (advertising mgr.), Fay Hostettler, Frank Huntington, Wm. Illig, Mabel Locke, Florence McCray, Eugene McLaughlin, Joseph Milewski, Dr. Stanley Morrison, Peter Nedreske, Gladys Porter, Frank Richards, August Schelwer, Chas. Schutz, Veva Sheldon, Marian Stafford, Harry Swenson (realtor), Helen Swift, Gertrude Turner, Lawrence Wagner, Dr. Wm. Wilson, Michael Zurn.

HARRISBURG—\$5,385,000

Life insurance payments were \$62.63 per capita and averaged \$246 per family in the city.

Over \$30,888 paid in Industrial Claims
Margaret Acri, A. Besch, John DeShong, Frank Gardner, Benjamin Garfinkel (merchant), Lester Gerson, Harry Glazier, Geo. Govers (insp.), Dr. Howard Hensel, Quay Hewitt, Roy Keller, Norman Lutz, John MacAvoy, Herman Martin, Emma McKenna (nurse), Earl Murtorf, Miriam Reiber, Geo. Sourber (retired), Clarence Whisler.

HAZELTON—\$395,000

Over \$11,445 paid in Industrial Claims
Anthony Cosco, Dominic Desprito, Anna Galada, John Kanyak, Helen Kasper, Edwin Martin, John Pora, Stephen Regruit, Karolina Ryba, Kletie Seliga, Arthur Young.

JOHNSTOWN—\$2,240,000

Over \$40,605 paid in Industrial Claims
Albert Adams, Harry Buechley, Rev. J. Hammer, Clarence Heagy, Hervey Irwin, Wm. Kidner, Mary Lampman, Ernest Lantos, Andrew Meek, Wm. Oldham, Dr. Chas. Schultz, Nora Smith, Ira Stuver, David Swank, Roscoe Varner, Abraham Zion (jeweler).

LANCASTER—\$3,870,000

Over \$38,419 paid in Industrial Claims
Jacob Heiselman, John Holton, Louis Kirchner, Orlando Stockman (retired), Grant Weaver.

McKEESPORT—\$3,180,000

Over \$152,258 paid in Industrial Claims
Marie Bartolome, Julia Cserevks, Sarah Evans, Esther Firststone, James Frederick, Minnie Hall, Joseph Headley, Julia Hineman, Emma Hoagland, Stanley Holland, Howard Hunkle, John Izol, Philip Kees, Addram Maxwell, Patrick McGiven, Edward Trickle, Elizabeth Vamoli, Albert Willis (ins. agt.), Nathan Wolf.

NEW CASTLE—\$925,000

Chas. Clark, Joseph Cwynar, Chas. Ellis, Lillian Hannon, Frank Kozela, Dalma Moses, Harry Newman, Vienna O'Brien, Howard Quest, Thos. Richards, Frank Wallace (undertaker), Samuel Wilson.

NORRISTOWN—\$960,000

Over \$67,881 paid in Industrial Claims
John Eglinton, Harry Henderson, James Julian, Jr., Beatrice Morrison, Constantine Serros, Perry Snyder, Banks Vaughan.

PHILADELPHIA—\$78,530,000

Life insurance payments were \$40.12 per capita and averaged \$172 per family in the city.

Over \$1,513,587 paid in Industrial Claims
Dr. John Allen, Jr., David Ammerman, Wm. Anderson, Henry Asam, Eleanor Badger, Irvin Bendiner (atty.), Abraham Bernstein, Jacob Blumer, John Bohm (artist), Augustus Borne, Claude Burnett, Jr., Tillie Caplan, Abe Charnofsky, Edmond Cleary, Jr., Harry Coverman, Wm. Davidson, James Dawes (genl. supt.), Samuel Domsy (restaurant), Norman Dunn, Walter Dwyer (retired), Edgar Earle (pres. Earle Gear & Machine Co.), Herman Englander, Herman Facio, Roy Fahn, Sr., Wm. Feulner, David Fox, Gerard Fralich, Chas. Frank (druggist), Chas. Frizell (retired), Albin Gapsch, Henry Gaspari, Nathan Gerber, Anthony Geuting (pres. Geuting Co.), Harry Ginsburg (scrap metal dealer), J. Godfrey (hosiery mfr.), Wm. Goldenberg, Geo. Goodritz, Louis Goss (pres. Lyons Finance Service, Inc.), Joseph Gross, Wm. Hackett, Wilmar Harris, Clifford Hawley, Henry Hicks, Wm. Hoodless (v. p. Sugar Co.), Robert Horn (mechanical engr.), J. Indik (selling agt.), Roosevelt Jackson, Ralph Kellam, C. Kempton, Max Kersun, Hans Klunder, Geo. Kretschman, Wm. Krewson, Jr. (pharmacist), Chas. Lees, Jack Leopols, Louis Levin, Alfred Levy (assoc. agcy. mgr. Equitable Life Assur. Soc.), Anthony Lisi, Wm. Lueckel.

Emory Mallowan, John Malon, Florence Marton, Thos. McDermott, Margaret McGoldrick, John McQuade (contractor), Michael Meehan, Benjamin Meyer (jeweler), Morris Milstein, Robert Munkittrick, John O'Driscoll, Robert Olson, James Ott, Wilbur Peters, James Pew (v. p. Sun Oil Co.), Wm. Pinkerton, Joseph Pollack, Joseph Radzin, Lewis Rains, Philip Richman, John Ross, Wm. Rosskam (retired), Harry Roth, Jacob Rucel, Emanuel Salvin (sales mgr.), Christian Schilling, Margaret Sentner, Alexander Serno, Howard Shepley (dentist), Louis Sickels, Wm. Silverman, LeRoy Simon (mfr.), Richard Smith, Albert Snyder, Morris Solomon, Sebastian Stamato, John Steiner, Frank Taylor (pres. Md. Coal & Coke Co.), Robert Taylor, Anthony Tedesco, Geo. Townsend, Max Uhlig, Louis Vacca, Arthur VanStan,

Louis Victorson, Joseph Volornik, Frederick Volp, Bernard Wachs (ins. broker), Carl Wagner, John Warnick (mechanical engr.), A. Wasserman (atty.), Elmer Weingart, Harry Weiss, Russell Whitman, Louis Wolfman, Laurence Wood.

PITTSBURGH—\$45,900,000

Life insurance payments were \$66.82 per capita and averaged \$280 per family in the city.

Over \$520,250 paid in Industrial Claims
Norman Adamson (life ins.), Lawrence Baier, Herman Baier, John Baillie, John Balttenberger, Geo. Barlock, Wm. Barr, August Battaglia, Ernest Becker, Albert Berger, Chas. Bier, Wm. Bierman (pres. O. C. Duryea Corp.), Paul Boas, Roy Bostwick (atty.), Haver Boyle, Bernard Clark, Sarah Cohen, Geo. Colbert, Chas. Colman (realtor), Chas. Conover, Howard Copley, Boyd Dennison, Carl Dieterle, Harry Divine (exec.), Clifford Dunnells, Geo. Eckels (mfr.), Henry Eiler (lumber dealer), Dr. Chas. Ellis, Wm. Evans, Joseph Fife, Noel Finley, Frank Fischer, Kirwan Flannery (undertaker), Joseph Frankenstein, Lenore Gammon, John Geib, Peter Gertz, Robert Gennas, Anthony Gerard, Ben Giffin (atty.), David Gipson, Alonzo Gloss, Edward Hahn, Walter Hardie, Howard Henderson, Arthur Hentig, Frank Hewel, Henrietta Hodges, Wm. Hopkins, Louise Hotz, Wm. Johnston, Patchen Jones, W. Kambach, John Kaylor, Albert Kelly, Robert Kenmair, Jr. (cashier), Alfred King, Orta Knight (retired), Conrad Krasny, Hyman Landau, Christ Lardas (contractor), David Lederman, Reuben Levy, Pearl Lewin, Paul Lockhart, Abe Mandel, Verner Martin, Edgar Masters, Joseph McCleery, Wm. McCullough, Mildred McFarland, Walter McQuiston, Dr. Irvin Metzger, Geo. Meyer, Geo. Moore, Daniel Mullet (contractor), David Nash, Emanuel Nelson, Benjamin Newberg (merchant), Ernest Niederberger, T. Nimick (broker), Leo Nunnink (atty.), John Patterson, Leon Payne, Dr. Oscar Polk, Alexander Reese, Wm. Renshaw, Joseph Richardson (judge), Joseph Sabina, Fred Schaefer (ins. agt.), Henry Schappacher, Max Schelmer, Michael Selepak, Geo. Sharpe, Geo. Sheers, Chas. Sherman (retired), Bruce Shotton (dist. sales mgr.), Thos. Smith, Joseph Stadelman, Edward Straub, Angelo Visciarelli, Harold Witzel.

READING—\$4,820,000

Life insurance payments were \$42.26 per capita and averaged \$171 per family in the city.

Over \$53,697 paid in Industrial Claims
Mary Barick, Howard Becker, Stella Bednarski, David Brodstein, Mary Froman, Harvey Gring, Jr., Geo. Haines, Eva Overholtzer, Chas. Paul, James Pengelly, Rev. Michael Ritzman, Mark Steierwald, Lemon Wenger (restaurant), Katherine Zatratch.

SCRANTON—\$7,190,000

Life insurance payments were \$49.25 per capita and averaged \$220 per family in the city.

Over \$34,425 paid in Industrial Claims
David Argust, Andrew Bader, Geo. Burdick, Timothy Burke, Andrew Chomko, Wm. Culkin, Emil Dittfield, Catherine Duff, Dr. Wm. Finnerty, Francis Foster, Otto Frey, Mary Gilgallon, Francis Green, Robert Lehmann, James Lyons, Michael Malko, Michael Marinos, Geo. Mesko (shop owner), Patrick Murphy, Olga Pawlik, Wm. Redding, Warren Reese (retired), Patrick Shea, Frank Smith, Urban Stahl, Geo. Swan, Jr., Wm. Thomas, Samuel Willensky.

SEABOARD—\$715,000

David Calrey, Herman Carl, Bessie Ekstrom, Geo. Lurie, Joseph Masson, Elizabeth Reshetar, Frank Shafter, Ingeborg Sizer, J. Smith (undertaker), Geo. Synderwine, Edward Tyson, Wm. Wagner.

UNIONTOWN—\$480,000

Chas. Boyle (sales mgr.), Thos. Dutton, Harry Hackney, Morgan McDonald, Amos Shrum.

WASHINGTON—\$1,075,000

Over \$11,570 paid in Industrial Claims
Hindman Andrew, Walter Baker (exec.) milling co., Samuel Bales, John Beatty, J. Dinsmore, Wm. Eustis, Joseph Gessner, Clayton Gregg, Chas. Harding, Robert Hartwell, Ernest Matteson, Richard Miller (atty.), Altha Pratt, Guy Simpson, Andy Stiros, Samuel Vance, John Wilson (civil engr.).

WILKES-BARRE—\$4,590,000

Over \$42,780 paid in Industrial Claims
Allen Abraham, Steve Andrejko, Harry Aurand, Joseph Babeback, Nicholas Cheok, James Conway, Daniel Davis, John Dayton, Nan Donnelly, Edmund Dougher, Francis Douglas, Andrew Dubish, Susan Estock, Joseph Keller (claims adlr.), David Klinges, Edgar Klipple, Mae Martin, Thompson, McGowan, Julia Morrow, Thos. Murphy, John Naut, Richard Owtrowsky, Joseph Rajkowski, Joseph Roberts, Peter Smolensky, Christian Walfkeil, Stephen Yench.

WILKESBURG—\$905,000

Emma Albright, James Bell (druggist), Alexander Bradley, Betty Dick, Carl Dimling, Lotta Harrison, Wm. Sloan (store mgr.), Joel Zurbell.

WILLIAMSPORT—\$1,410,000

Over \$3,679 paid in Industrial Claims
Geo. Baler (retired), Mary Bird, Joseph Bongiovi, Ray Donnell, Elmer Ferris, John Heller, James Kinsley, Alice Krause, Wm. McCormick (ins. broker), Harry Mosso, Aristo Orsi (contractor), W. Poff (merchant), Chas. Reed (dir. Reed Co.), Joseph Rohrer, Guy Spotts, Jr., Edward Wurster.

YORK—\$2,605,000

Over \$12,898 paid in Industrial Claims
James Anderson (seey. & treas. Grain & Feed Co.), Wilmer Bahn, Rev. Michael Flynn, Bert Klinedinst, Milton Klinefelter, Nevin Markey, Ella Oerman, Elmer Quickel (druggist), Geo. Quickel, Maurice Smyer, Phoebe Spangler, Pauline Stabley, Harry Stauffer, Chas. Sullens, Edison Williamson (atty.), Gladys Wisotzkey.

OTHER PENNSYLVANIA TOWNS—\$13,750,000

(Partial List)
Alliquippa: John Dobosh, Geo. Gerasimon, Robert Kennedy, Braddock: Hortense Craig, Carter Crozier, James Milligan, Wm. Wilson. Bristol: Wm. Brannigan, Marion Schoffe, Carlondale: Michael Brennan, Anthony Cooke, Edward Griebel: over \$13,035 paid in Industrial Claims. Carlisle: Louis Israel, Fred Reese (judge), Walter Stuart (exec.), Joseph Thompson. Chambersburg: Thos. Clore, Jr., Mary Harmon, Chas. McClain; over \$3,337 paid in Industrial Claims. Charleroi: Jacob Guttman, Valentine Videla. Duquesne: Harry A. M. Rose, Alden Cummins, Sidney Gross (merchant), John Telisko. Greensburg: Carroll Freeman, David Hunter, Antonio Plumbo, E. Sweeney (editor). Kingston: Frances Kytk, Frank Licata, Gerald O'Donnell, Chas. Weltheroth. Landsdowne: Rev. Owen Brown, Alvin Freeman, Daniel Garrettson. Lebanon: Clarence Becker (atty.), Frederick Ganter, James Hill; over \$3,650 paid in Industrial Claims. Monaca: Frank Beckwith (teacher), Frank Holyrod, Joseph Pushkor, Nichol Sawko. Oil City: Clyde Duffee (retired), Peliah Gotham, Daniel Powers (dentist), Chas. Stahlman. Pittston: Norman Honeywell, Irene Kearney; over \$6,473 paid in Industrial Claims. Pottsville: Geo. Hardik, Patrick Malarkey, Joseph Smith, Peter Tarris; over \$19,480 paid in Industrial Claims. Shamokin: Alexander Drozyak, Stephen Gribbin (atty.), Teofil Naszka, Allen Rumberger; over \$22,458 paid in Industrial Claims. Upper Darby: Frank Boylan, Hugh Carson, Thos. Hobbs, Dr. Carl Madera; over \$121,309 paid in Industrial Claims. Warren: Edward Johnson, Frank Moore, Louis Yaele. West Chester: Over \$1,400, paid in Industrial Claims.

RHODE ISLAND

Total Payments \$29,800,000
Rank in Payments 28th
Rank in Population 37th
Payments per Capita \$39.16
Ratio to National Per Capita Insurance Payment 1.728

NEWPORT—\$875,000

John Baxter, Stephen Healy, Wm. Kelly, James Lynch, Anthony Martin, Wm. Martin, Frank Norlin.

PROVIDENCE—\$13,260,000

Over \$474,715 paid in Industrial Claims
Zeffira Bert, Robert Chambers, Carmine D'Ellena, Paul Delpozzo, Saverio DiMeglio, Leonard Dayon, Samuel Ganser (broker), Edmund Hetherman, Alfred King (retired), Antonio Lancellotti, Frank Librandi, Robert Murray, Paolo Laurens, Leon Patenaude, Harry Spivack, Josephine Wood.

OTHER RHODE ISLAND TOWNS—\$10,440,000

(Partial List)
Barrington: Merrick Goff. Bristol: Benjamin MacDougall (ins.). Central Falls: Albert Hamel. Cranston: Harry Glasby, Annie McLeellan. Edgewood: Chas. Jamestown: Hugh Edmund. Lonsdale: Edward Mowry. North Kingstown: Ira Letts (atty.). North Providence: Frank Librandi, Frank Miles. Pawtucket: Henry Martin; over \$210,252 paid in Industrial Claims. Riverside: James Bogie, Theodore Hudson. Watch Hill: Louis Miller (hotel owner). Woonsocket: Winfred Parkhurst, Wm. Shunney, Geo. Wheelock; over \$145,916 paid in Industrial Claims.

Landmarks of Distinction

ATLANTIC LIFE
INSURANCE COMPANY

Organized 1899

RICHMOND, VIRGINIA

Lighthouse at Cape Henry, Virginia—the old one being first established by the United States Government on the Atlantic Seaboard.

Directing the Way Toward Financial Security
Since the Turn of the Century

SOUTH CAROLINA

Total Payments	\$27,600,000
Rank in Payments	30th
Rank in Population	28th
Payments per Capita	\$14.39
Ratio to National Per Capita Insurance Payment	.635

CHARLESTON—\$3,210,000

Life insurance payments were \$39.48 per capita and averaged \$171 per family in the city.
Over \$133,190 paid in Industrial Claims
John Arnio, Henry Behlmer, Ben-jamin Bradham, Jr., Edwin Draz, Robert Figs, Edward Friday, Jr., Richard Gadsden, Harry Garfinkel, Jane Getty, James Gibson (civil engineer), James Godwin, Walter Hartman, John Kno-beloch, D. McCafferty, Robert Moss, Horace Nathan, Jr., Joseph Nettles, Hugh Ray, Fred Siebert, Guy Smith, Willis Williamson, Fritz Young.

COLUMBIA—\$2,945,000

Over \$166,787 paid in Industrial Claims
Joseph Auld, Robert Eleazer, Fred-erick Gantt, Alex Golinsky, Emma Hartin, Geo. Hartley, James Hogan, Erle Huffing-ton, Earl Jones, Wm. Jones, Earle Ka-miner, Jean LaBorde, Durrett Lipscomb, Luther Klockler, Eugene Nesbitt, Thos. Pearce, Comer Phillips, S. Power, Arlie Reynolds, Dr. Grover Roof, Claud Sapp, Robert Shane, Nancy Simpson, Harry Singley, Samuel Smith, Wm. Talbot, Wm. Todd, Jr., Nolan Webster.

FLORENCE—\$525,000

Over \$70,340 paid in Industrial Claims
Agnes Lee, James Gregorie, Ber-nard Holland, Sidney McCaskill, Ladson McCutchen, Avie Rainwater, John Rain-water, Thomas Rutledge, John Sharpe, Bertha Stackley, Frederick Stradtman, Geo. Weaver.

GREENVILLE—\$2,205,000

Over \$149,681 paid in Industrial Claims
Wm. Balentine, Jesse Barton, Wm. Cely, Lester Dellinger, C. Drake, Thos. Farr, Wm. Floyd, Samuel Fulmer, Thos. Graves, Claude Iler, Ala Plumlee, Thos. Simpson, Joseph Sirlire (industrial en-gineer), Wm. Smith Greer Stedman, Jr., Ella Sutton, Jefferson Thompson, Walter West (freight agent), Wm. Willimon.

GREENWOOD—\$410,000

Over \$44,556 paid in Industrial Claims
Rosa Anderson, Preston Cheatham, Henry Cox, Wm. Renne, Dr. John Harri-son, Andrew Taylor, Chas. Wilkinson.

ROCK HILL—\$305,000

Over \$37,881 paid in Industrial Claims
Sumpter Dunlap, Homer Gilliland, Frank Smith.

SPARTANBURG—\$935,000

Over \$104,356 paid in Industrial Claims
Israel Arledge, Alfred Britz, Rob-ert Elliott, Dr. Walter Ezell, James Fincher, Wm. Fleming, Isaac Greenwald, Harry Helms, Monnie Hughes, Carl Jackson, David James, Mary Kinbrell, Miller McKinney, Duncan McLean, Henry Poteat, James Ross, Ephraim Schoon-maker, Wm. Scurry, Joseph Sugarman, James Taylor, David Todd, James Wilson.

SUMTER—\$445,000

Over \$29,267 paid in Industrial Claims
James Bagnal, Thos. Littlyoha, Marlon Seabrook.

OTHER SOUTH CAROLINA TOWNS—\$2,300,000

(Partial List)
Anderson: Joseph Rast, Edward Tate; over \$41,774 paid in Industrial Claims.
Bennettsville: Esther Brown, Chas. May, C. Moore. Cheraw: Eugene Teal, Mayme Howle. Chester: Tom Corn-well; over \$28,529 paid in Industrial Claims.
Clinton: Ira Boland, John Pitts. Clover: Elizabeth Dulin. Conway: Ara Causey, Clemson Proctor. Darlington: James Register, Jr. Gaffney: Lizzie Bright, Viola Kirby, Mamie Tindall. Laurens: Thos. Monroe, James Robertson, Guy Watson. Orangeburg: Otto Inabinet, Ernest Kolb, Arthur Murden; over \$27,852 paid in Industrial Claims.
Union: Sidney Crosby, Thos. Estes, Sr., Francis Reeves; over \$25,444 paid in Industrial Claims.

SOUTH DAKOTA

Total Payments	\$4,700,000
Rank in Payments	46th
Rank in Population	40th
Payments per Capita	\$8.33
Ratio to National Per Capita Insurance Payment	.367

ABERDEEN—\$285,000

Anton Belina, Glenn Clark, Bert Disbrow, Earl Harkin, Peter Kasall, Rose Marking, Wm. Reaman, Anton Roehrich, Arthur Tilgner, Dietrick Winter.

HUBON—\$115,000

Carl Carlson, Alice, Hofmann, Henry Kingdon (retired), Elizabeth Mad-den, Jacob Schroeder.

MITCHELL—\$150,000

John Jones, Matthew Patton (bank pres.), Frank Ransom (exec.), John Schall, Frank Summers, Edward Zehn-penning.

RAPID CITY—\$210,000

Henry Charlton, Thos. Johnson (dentist), Arthur Kimber.

SIOUX FALLS—\$330,000

Marvin Anderson, Julia Cross, Ro-vert Daggett, John Engel, Jr. (dist. mgr. oil co.), Seth Flint (realtor), Reta Haffner, Ronald Hoffner, Edward Johnson, Cassen Lutterman, Jens Mortensen, Anna Sas-toupil, Chas. Ward, Nathaniel Winnett.

YANKTON—\$85,000

James Allen, Edward Schmidt, Vac-lav Soukup.

OTHER SOUTH DAKOTA TOWNS—\$425,000

(Partial List)
Brookings: Lillian Gilton. Lead: Geo. Cox, Clarence Goodhue. Madison: Nicholas Klaser. Pierre: Harold Gilles, John Hoest. Vermillion: Geo. Lohre, Watertown: Marcus Gergen (retired), Erbert Richmond.

TENNESSEE

Total Payments	\$40,600,000
Rank in Payments	20th
Rank in Population	15th
Payments per Capita	\$13.18
Ratio to National Per Capita Insurance Payment	.581

CHATTANOOGA—\$4,640,000

Life insurance payments were \$34.38 per capita and averaged \$150 per family in the city.
Over \$115,046 paid in Industrial Claims
John Achison (purchasing agt.) Fred Altman, Reams Blanks (retired), Emma Brantly, Alexander Cameron (re-tired), Wm. Carter, Margaret Cavanaugh, Ada Cox, Dr. Percy Cruse, Delaney Dixon (merchant), Oscar Drake, Wm. Fassnacht (pres. trucking co.), James Freeman (re-tired), Craig Hall, James Hall, Hum-phrey Heywood, James Holdam (ins.), Herman Lane, John Lehnart (contractor), Jake Levin (retired), T. Lupton (exec.), Bertha McCormick, Homer Moore, Harvey Ownbey, W. Powell (restaurateur), Rich-ard Purcell, James Richey, Geo. Scholze, Gregory Shipley, Arthur Smith, Ira Spraker, Hollis Swafford (druggist), Ed-mund Turner (pres. Blackman Stock Med. Co.), Marion Venable, Wm. Williams, Clarence Wilson.

COLUMBIA—\$235,000

Over \$30,448 paid in Industrial Claims
Willie Dame (merchant), Wm. Howard, John Jones, Wm. Jones, Em-manus Sitton, Tolliver Spears.

JACKSON—\$315,000

Over \$44,325 paid in Industrial Claims
Alexander Corbett, Wm. Dabney, Adam Eubanks, Nelle Fly, John Gaffney (acct.), Inez Griffin, Walter Johnsey, Frank Johnson (att.), Franklin Johnson, Lella Johnson, Wm. Jones, Curtis Mc-Millan, J. Nuckolls, Lulu Pope, Clara Roth, Lillie Rushing, Edward Struder, Chas. Terry, John Umsted, Lee Ware (cotton buyer), Geo. Williamson, Wm. Woody.

JOHNSON CITY—\$645,000

Over \$46,932 paid in Industrial Claims
Wm. Allen, Robert Blevins, John Britton, Jr., Alfred Brown, Delno Diddle, Victor Hancock, Raymond Johnson, Her-man Shipley.

KNOXVILLE—\$3,750,000

Life insurance payments were \$32.15 per capita and averaged \$151 per family in the city.
Over \$133,123 paid in Industrial Claims
Robert Allen, Geo. Breen, Claude Brooks, John Cowan, Chas. Durham, Selah Fisher, Inez Fudge, Wm. Gilbert, Mary Hall, Emma Harris, Gilbert Harris, James Harris, Roy Harworth, Clyde Honey-cutt, Sidney Johnson, Benjamin Kennedy, Ora Lancaster, Maud Manard, John Moore, Robert Oppenheimer, Albert Peet (sec. &

treas. Knoxville Glove Co.), Chas. Preston (pres. of bank), Edgar Risdon, Jesse Robinson, Walter Smith, Lucile Strong, Wm. Swingle, Wm. Walls, Elbert Wood.

MEMPHIS—\$12,580,000

Life insurance payments were \$40.58 per capita and averaged \$172 per family in the city.
Over \$140,995 paid in Industrial Claims
Cora Allen, Annie Arendt, Arthur Barnett (dentist), Cornelia Bequette, Bin-ford Hester, Daniel Boals, Robert Bolin, John Bradley, Robert Call, Clifton Canipe, Jere Cantrell, Robert Carkeet, Joe Carter, John Cates, James Clinton, Samuel Coff-man, Royden Dixon, Lucius Dorrough, W. Erskine, Polk Flowers, Josephine Fors-mark, Shelby Godsey (mgr. The Murray Co.), Durward Golden, Dr. Geo. Graham, Robert Harper, Robert Hawkins, Dr. Eu-gene Holder, Joseph Hoyas, Louis Jack-son, Russell Jackson, Isaac Jetton, John Lacy, Wm. Lawson, Chas. Manis, Wm. Matthews (pres. Forest Products Chem-ical Co.), Frank McCormick, Hassel Mc-Kenzie, Willis Meeks, Clarence Moore, Robert Moore (judge), Carroll Morgan, Robert Motley, Harvey Murff (cotton merchant), James Porter, Emery Pottorff, Chas. Restall, John Scobey, Frank Smith (retired), Verner Smith, Monroe Turnell, Mary Terry, Dr. Huber Turley, James Wilbanks, Harold Williams, Ivan Wyse, Carl Zelin.

NASHVILLE—\$9,870,000

Life insurance payments were \$57.05 per capita and averaged \$183 per family in the city.
Over \$488,941 paid in Industrial Claims
Wm. Anderson, Richard Atkinson (att.), Robert Barnes, Wm. Boardman, Angus Bozeman, Wm. Bragg, Ben Brans-ford, Lynn Caldwell, Daimey Canfield (pres. Model Steam Laundry), Wm. Cor-lew, Mark Donaldson, James Dunlap, Chas. Edmonston, Patrick Estes, Sidney Frazier, Jesse Gilman, Harry Gordon, Harry Graves, John Gray, Jr. (capitalist), Roy Greene, Clarence Harmon (retired), Finis Henderson, Thos. Henderson (com-missioner), Otto Joslin (engr.), Andrew Lane, Dan Lynch, Gilbert Marshall (un-der-taker), Robert Paskett, Wesley Rader, Daniel Read, John Reavis, Stella Rich, Chas. Rounds, Sr. (salesman publishing co.), Luis Schwartz, Chas. Simpson, Al-fred Smith (dentist), Ernest Sweeney, Wm. Swint (att.), Vernon Tupper, Wil-lis Vick, Clarence Vilet, Joe Zanini.

OTHER TENNESSEE TOWNS—\$1,940,000

(Partial List)
Athens: Shelly Click, Frazier Fisher; over \$9,048 paid in Industrial Claims.
Bristol: Samuel Massengill (mfr.), Lynn Ringley, Dr. London Snapp.
Clarksville: Thos. Baynham, James Hayes, Geo. McMurray; over \$4,724 paid in In-dustrial Claims.
Cleveland: Jesse Stew-art (mgr. Dr. Pepper Bottling Co.), Everett Stivers (exec.).
Dyersburg: Ros-sen Bullion, John Crews, Dr. James Green.
Elizabethton: Joe Allen (att.), Dr. Les-lie Herd, Dr. John Shoun.
Greenville: Billy Crumley, Geo. Rhea.
Humboldt: James Bonds, Hollis Porter, Eddie Whit-worth.
Kingsport: Ray Barger, Elmer Roberts, Jr., Flem Pecktol.
Murfreesboro: Hendrika Beernink, Willie Coleman; over \$15,958 paid in Industrial Claims.
Pulaski: Walter McCall, Edward Murray, Richard Stacey; over \$14,296 paid in In-dustrial Claims.
Shelbyville: Berta Breast, Dannie Phillips, Lawrence Lanier.
Spring-field: Herbert Shannon (druggist), Leon-ard Villines.
Union City: Homer Gibbs (dentist), Uel Sumner (mgr. Andrews Chev. Co.), Gus White (undertaker).

TEXAS

Total Payments	\$96,300,000
Rank in Payments	9th
Rank in Population	6th
Payments per Capita	\$13.53
Ratio to National Per Capita Insurance Payment	.597

ABILENE—\$985,000

Over \$25,224 paid in Industrial Claims
Homer Adams, Crawford Barrier, Stella Bedichek, Exa Bynum, Lloyd By-num, Leland Cook, Earl Davis, Wiley Donathan, Elbert Ferguson, Mike Frona-barger, Abercrombie Holmes, John Hooks (contractor), Finley Knox, John Kynas-ton, Herman Mathis, John Richardson, John Shelton, Rachel Shytle, Wm. Smith, Wm. Temple, John Thomas, Thos. Turner, Luther Walter, W. Williams, Horace Wooten.

Names in each town are only a partial list of claims paid during 1947.

THE VOLUNTEER STATE LIFE INSURANCE COMPANY

*Forty-five years of faithful
service to the Southland.*

Life Insurance In Force in Excess of
\$141,000,000

Assets in Excess of
\$40,000,000

Over \$65,000,000 paid to policyowners
and beneficiaries.

HOME OFFICE
Chattanooga, Tennessee
Founded 1903

Cecil Woods
President

John A. Witherspoon
Vice President & Director of Agencies

Texas—Continued

AMARILLO—\$1,755,000

Over \$11,355 paid in Industrial Claims
Wm. Allen, Herbert Arnold, Ronald Black, Walter Branam, Lewis Chance, Paul Christakis, Nace Clifford (banker), Joel Dodson, Warner Duke, Allen Early (retired), Andrew Hartsell, Ozell Hisey, John Langley, Wm. Little (contractor), Vivida Marrs, Leo Maxwell, David Mays, Rosella McQueen, Wm. McSpadden, Bettie Minter, Edward Moore, Esfield Peterson, Wiley Ponder, Arthur Rhode, Harry Robertson, Ruth Robinson, Geo. Rudelson, Donald Simmons, Stanley Smith, Anthony Spohrer, Francis Steele, Claude Thomas, Robert Elder, Dr. Wm. Thomas, Jr., Edwin Unsell, Ernest Weckesser, Kate Wetzel, Chas. Whittington, Roy Wilson, Henry Wood.

AUSTIN—\$2,970,000

Over \$29,994 paid in Industrial Claims
Dathrine Anthony, Hettie Barr, Frank Booth, Carl Bounds, Edwin Buck, Wm. Bullian, Robert Caldwell, John Calhoun, Frederick Campbell, James Carr, Eugene Chote, John Clahoun, Simeon Clark, Chas. Cook (secy.), Dura Coop, Robert Cox, John Cryer, Joe Dunlap, Henry Frank, Geo. Darter, Thos. Davis, Jr., Wallace Douglas, Joe Dunlap, John Evetts, Dorothy Eddy, Homer Eddy, Jeff Gilbert, Bettye Hoover, Sophia Hoover, Darrell Hunt, Dowell Budington, Elmer Johnson, Robert Joiner, Jr., Chas. Lewis, Lloyd Mann, Frances Marce, Wm. McElroy, Daniel McLeod, Roscoe Miles, Wm. Mins, Clifford Montgomery, Robert Moore, Johannes Oman, Joseph Proctor, Nixon Rhodes, Onita Ross, Katherine Searight, Abner Smith, Wm. Smith, Luther Snider (geologist), Thomas Stacy, Edgar Steck (publisher), Alexander Stevens, Lawrence Trotti, Robert Vice, Grady Webster, Benjamin Williams, B. Williams, Edwin Wolbrueck, Eleanor Woody.

BEAUMONT—\$3,490,000

Over \$54,334 paid in Industrial Claims
Ludwig Baer, Carl Bingham, Ralph Bower, Aubrey Broadus, Frank Brooks, Edgar Cherry, Nicholas Ciesi, Robert Corley, Hardy Dodd, Preston Dotty (bank pres.), Allen Farris, John Garland, Dave Gilchrist, Ruby Gorden, Horace Grayson, John Hupp, Quentin Hawkins, Jeanne Hoffman, Wm. Jolton, Harry Jiron, Vernon Johnson, Lillian Kent, Farmer, Miles Maske, Robert Materson, H. McDonald, Lee Monic, Geo. Moseley, Chas. Naman (tobacco dealer), Chesson Oscar (capitalist), Jean Pipkin (real estate), Lillius Pondrom, L. Ross, Tony Sala, E. Schlegal, James Edwards (real estate & ins.), Evelyn Shelton, John Solleder, Wm. Straughan, Leamon Thomas, Gussie Wagner, Walter Wherry, Archie Wilkins, Grady Woods, Garnet Young.

CORPUS CHRISTI—\$1,925,000

Over \$57,019 paid in Industrial Claims
Willie Aylesworth, Chas. Beeson, Walter Bell, Elmer Beeson, Bruce Baxter, Hunter Caddell, Luz Castillo, Robert Coleman, Fergus Davis, James Davis, Herbert Dobbs, Henry Elliott, Albert Gaffney, Philip Garrett, Antonia Garcia, Velle Gwynn, Justin Hanson, Wm. Hausman, Wm. Hedrick (auto dealer), Henry Hilliard, Anton Holasek, Agnes Hurst, Lotie Johnson, Richard Kemmerle, Edgar Lomas, Robert Magruder, Fredia Mathews, Simon Mathews, John McCoy, David McLeRoy, Ralph Myers, John Rhea, Nixon Rhodes, Wm. Shepperd (retired), Clyde Smith, Geo. Stone, Antonia Tijerina, Vernon Wayburn, Admiral Willett, Robert Wilson, Frank Wolfson.

DALLAS—\$12,845,000

Life insurance payments were \$41.26 per capita and averaged \$147 per family in the city.
Over \$160,625 paid in Industrial Claims

James Ahearn, Orville Allen, Zelotes Armstrong, Josephine Atwood, Wm. Ballard, Jess Barbee, Clarence Barrett, Robert Bennett, Theophilus Benning, John Bickett, Jr. (atty.), Walter Bone, Dr. Wm. Brandau, Albert Braun, Victor Brown, Norval Brown, J. Burns, Jr., Wm. Butcher, Duncan Butler, Elbert Bynum, Richard Cannon, Dr. Alcus Carter, Hugh Cathey, Jr., John Cayton, Elam Charles, Chas. Christensen, Warren Clark, Joseph Clyde, Wiley Coleman, Bertie Cooke, Howard Crannell, Lonnie Culwell, Rupert Curran, Mary Davidson, Dr. John Davis, Wm. Davis, Jr., Mearl Dawson, Herman Dieterich (contractor), Paul Douglass, Marshall Dudek, Wm. Dumas (atty.).

Henry Edwards, Wm. Elliott, David Finley, Geo. Fischer, Dr. Alfred Folsom, Ernest Ford, Clinton Foshee, G. Franks, Daisy Frenley, Joseph Garrett, Wm. Garrett, Homer Gibson, Frank Gillespie, Adolph Gist (atty.), James Glanville, James Goggans (atty.), Chas. Goode, Harry Gordon, Frank Goulding Chas. Gray, Maude Greenlun, Allen Gwinn, Amil Hahn, James Hanway (real estate), Wm. Hancock (real estate), Sam Hanna, Donald Harris (banker), Ed Harris Joe Harrison, Herman Hart, Claudye Hastings, John Hausman, Jerome Hauteman, Wm. Hedgpath, Andrew Hemphill, Wm. Hemphill, Wm. Hiebert, James Hill, Joe Hirscher, Ernest Howard, Thos. Huffman.

Wm. Jacoby, Lua James, Henry Jones, Laurence Kahn (pres. Kahn Dept. Store), Theodore Kaplan (exec.), Noel Kelly (oil operator), Ella Kennedy, Clarence Kennemar (investments), Winter King, Samuel Klein, Joseph LeSage, Milton Levy (exec.), Wm. Lewis, Wm. Lunt, Clarence Managan, Paul McConnell, Cecil McGlathery, Robert McIlherman, Frank McKay, Henry McKay (exec.), Chas. McLarty, Liston McNeil, John Meador, Geo. Miller (retired), Phil Milum, Nathan Mittenthal (investments & ins.), Albert Moore, Samuel Myatt (retired), Wm. Nelson, Jr., Wm. Osburn, Geo. Patton, Jr., Blake Pharr, Abrams Phipps, August Polier, Wm. Ratliff, Joseph Ray, John Reid, Jack Reynolds.
Rev. John Roach, Thos. Roberts (electrical contractor), Ethel Rowse, Frank Rubin, Dallas Rupe, Mary Ryan, Gus Schreiber, Thos. Shultz, James Schwend, Thos. Shelton, Sr., Geo. Shrupulos, Jack Skewes, Chas. Smith, (mfr.), Edgar Smith, Robert Sparkman, Wm. Stewart, Geo. Taylor, Robert Thrash, Harold Toombs, Earl Tuggle, Geo. Swan, Ben Swearczen, Donald Unkrich, Joe Vance, Alice Walkup, John Ware (merchant), Mary Weathered, Frank Weaver, L. Kelly, Alfred Weir, Mark West, Guy Wilson, Chas. Wolf, Geo. Wynne.

EL PASO—\$3,990,000

Life insurance payments were \$37.60 per capita and averaged \$148 per family in the city.

Over \$37,675 paid in Industrial Claims.
Robert Alexander, Jr., John Anderson, Chas. Bacchus, John Basford, Frank Bertsch, Samuel Blumenthal, Fred Borland, Hugo Brieh (secy-treas. of Hotel), Leonardo Carranzo, James Cole, Thos. Crutcher, John Duron, Clarence Edwards, Alma Earle, Mabel Falvey, Hazel Farrier, David Fennessy, Robert Fletcher, Ernest Forgason, Dr. Francis Goodwin, Gloria Gorman, Maude Hannum, Abraham Hawley (retired), Elsie Hetrick, Arthur Hobbie, James Hunter, D. Kinney, Henry Loggins, Samuel Love, Edwin Lowenhaupt, Mary Lyon, Rafael MacGregor, Dr. John Murphy, Geo. Orr, Felix Ramey, Wm. Rank, Jr., Winfield Ritter (capitalist), Max Rosenberg, John Ryan, Edward Sanders (merchant), Sigismund Schwabe, Hugh Shannon, Wm. Tension, Frank Terrell, James Vinson, James West, Jr., Harry Wilson, Philip Winston.

FORT WORTH—\$7,125,000

Life insurance payments were \$37.48 per capita and averaged \$136 per family in the city.

in the city.
Over \$101,948 paid in Industrial claims.
John Akers, James Anderson, Sam Avarillo, E. Barksdale, Walter Beck (atty.), Edwin Bewley (banker), Otto Beyer, Frank Bittner, Pearl Bounds, Robert Bowen (real estate), Thos. Box, Ernest Brown, Christopher Bullock, Ernest Christy, James Cole, Flournoy Estes, Robert Farmer, Robert Foulkes, Thos. Frazier, Wm. Gardner, Ben Gordon, Dan Gould, Leslie Gray (electrical engineer), John Green, James Grimes, James Gurley, Riley Hackaby, John Hall (retired), John Hammond, James Hicks, Arthur Jones, Lloyd Koepp, Harry Labovitz, Wm. Ladd (merchant), Vance Lancaster, Edward Land, Clarence Lanius, Buford Isaacs, Leo Maserang, Jr., John McCoy, Galen McKinney, Marshall McMahon (atty.), Herbert Minton, Jr., Wm. Monnig (merchant), Robert Montgomery, Victor Mounger, Chas. Mitchell, Dr. Wm. Nies, Fred Parker, Adlai Pate.
Frank Pollitt, Emery Preston, James Rowland, Roy Ryon, James Sanders, Daniel Schwartz, Marvin Seyster, Daniel Shields, Lloyd Smith, Alton Spaul, Wm. Sproles, Jr., Frederick Teichmann, Wm. Thompson, John Tomfohrde, James Tuohy, Harry Umbenhour, Myrtle Vaughn, Khleber Van Zandt, John Walker, Chas. Watts, Kenneth Weaver, Geo. White, Charlotte Williams, Wm. Williams, Alexander Wolf, Robert Woltz, Harry Womack, Sr., Elizabeth Wright, Frank Young, H. Young, Robert Young (Judge), James Youngblood.

GALVESTON—\$2,590,000

Hiram Agnew, Oscar Akin, Victor Albert, Robert Barry, Frank Joseph, Joe Braddy, Walter Cranford (atty.), Henry Dalehite, Francis Darke, John Davidson, Geo. DeBoer, Jr., Royall Dudley, John Egert, Jr., John Hardie, Wm. Hempel, Dr. Wiley Jinkins, Geo. Kaiser, Vernon Kelly, Lawrence Leith, Frederick Lobenstein, Geo. Marick, Edgar Neff, Niels Nilson, Meyer Porlin, Joe Scofield, Stuart Short, Dr. Albert Singleton.

HOUSTON—\$16,330,000

Life insurance payments were \$39.63 per capita and averaged \$147 per family in the city.
Over \$233,380 paid in Industrial Claims.
Frank Abbit, James Adams, Lilla Amos, Otto Ankenman, Hampton Apple, Gerson Aronsfield (optometrist), Lester August, James Baker, Jr., Truman Baker, Allie Banks, Clarence Barlow, David Barnes, Thos. Barnes, Grover Beal, Edmund Beck, Morey Beringer, Chas. Biddle, Chas. Blair, Max Block, Walter Booth, Frederick Bouknight, Guy Buckner, Frank

THE SHEPHERD AGENCY

General Agents

The Connecticut Mutual Life Insurance Co.
Espenson Building Houston

Buzzell, Agnes Byers, Wm. Carter, Chas. Cheatham, Barbie Cissell, Chas. Cobb, Burrell Cochran, Ernest Cockrell (oil operator), Roy Cochran, Opal Colley, Terry Collier, Geo. Connors, Alfred Copeland, Wade Corvan, Dr. Percy Cruse, Stephen Curry (sales director), Frank Cyva, Chas. Davis, Alfred DeWall, Joseph Dorsey, Lavergne Doyen, Malcolm Drohan, Robert Dunham, Edward Ebner, Chas. Ehrhardt, Joseph Epstein, Frederick Fall (ex.), Frank Fieles.
Emil Fieser, Samuel Foshee, Geo. Forsyth, John Foster, Edwin Frank, Wm. French, Joseph Galbreath, Vern Grant, Edgar Garrison, Gus Gerson, Wm. Goeman, Stewart Goodrich, Dr. Chas. Green, John Green, Jr. (atty.), Chas. Greenlay, Wm. Gregg, C. Gunn, Arthur Hamilton, Leslie Hardt, James Hayes, Chester Hernandez (mfr.), Edward Logan, Harry Holt, Arlie Hood, James Horton, James Hudson, Sanford Hulbert, Julian Hunnicutt, Chas. Jacobson, Lexie Jarrell (ins.), Julius Juneman, Paul Kelting, Sr., Clifford King, Leonard Kirshner, Tom Kirk, Fred Latter, Eric Legge, Wm. Lemzy, Jr., Rudolph Lenzen, Lawrence Lewis (contractor), Leonard Linder, Thos. Madgett (oil operator), Morris Mansel, Dr. James Martin, Milton Martin, Neill Masterson (retired), Ernest McBrayer, Harvey Miller, Wm. Miller, Chas. Moody.
Rev. Edmund Munroe, Dr. Leonard Myers, Clifton O'Meara (auto dealer), Donald Parks, Marion Paske, Jacob Patterson, Clyde Patton, Donald Peters, Norman Pillot (wholesale grocer), Chas. Peter, Towell Priddle, Jr., Raymond Quinn, Emory Rutherford, Leon Sass, Henry Schaefer, Chas. Schultz, August Schumacher, Chas. Shirley, Herman Silvester, Ashley Smith, James Sutton, Wm. Stewart, Luther Stricklin, Louis Stratos, Fred Swetland, Richard Swinsky (retired), Joseph Tartar (merchant), Wm. Taylor, Leonard Teby, James Trimble (retired), Edmund Turner, Carl Voebel, Meyer Waghalter, John White (contractor), Ezekiel Williams, Alton Williamson, Fred Winter, Reese Wolfe (oil operator), Ervin Wood, Dr. Martha Wood, Wm. Yeo, James York, Carl Zimmer.

LAREDO—\$875,000

Over \$11,557 paid in Industrial Claims
Nick Baccaro, Israel Cantu, Charlotte Carr, Roy Kelly, Willard Lang, Juan

Longoria, Herman O'Keefe (farmer), Clyde Winchester, Amber Yearly.

LUBBOCK—\$935,000

Henry Ater, John Barton, Robert Bell, Geo. Fitchett, Edward Green, Marcus Halsey, Sara Hamilton, Reverdy Hastings, Everett Hicks, Wm. Hodges, Edgar Holcomb, Geo. Martin, Wm. Pryor, Kenneth Renner, Coy Roberts, Clarence Sanford, Michael Scott, Dora Springer, Isaac Stagner, Chas. Tyson, Joseph Watson, Geo. Zournas, Theodore Zournas.

PORT ARTHUR—\$1,325,000

Over \$28,027 paid in Industrial Claims
Grover Bass, Sr., James Bell, Beasie Cady, Ivy Carrier, Alice Close, Carrie Crowell, Louisiana Davis, Elise Drake, Peter Eagleson, Harrison Fischer, Edward Fleming, Ben Harvey, Philip Inman, Fred James, Guy Johnson, Travis Lambert, Edward Maley, Walter Martin, Homer Meteer, Edmond Mouret, Honey Petersen, James Rose, Seth Rosenbaum, Ike Turner, Vere Wesbrooks (pilot).

SAN ANGELO—\$955,000

Fred Baker, Edwin Bean (rancher), Beauford Bly, Howard Cargile (ranching), Al Colbaugh, Wilbur Dawson, Wm. Fulcher, Jesse Hixson, Daniel Karr, Burlington Jones, Alfred Luckett, Louis Lund, Walter Lynn, Bailey Montgomery, Bonita Najvar, James Neilson, Minis Owen, Dennis Palton, Augusta Hawn, Bessie Stone, Dolphus Vaughan, Josie Wood.

SAN ANTONIO—\$12,610,000

Life insurance payments were \$46.71 per capita and averaged \$205 per family in the city.

Over \$130,973 paid in Industrial Claims
Sam Adelman (merchant), Wm. Allen (retired), Edward Bagwell, Wm. Ballard, Edward Barry, Gustav Bauch, Wm. Bigler, Max Blum, Dr. Porter Bowen, Geo. Boyer, James Brooks, Paul Buchanan, Lester Calahan, Geo. Calambacas, Augustin Cavazos, Frank Church, II, Wm. Collier, Joseph Courand, Wm. Craven, Chas. Davis, Raleigh Davis, Samuel Dean, Alfred Dietzel, Robert Dietz, Dr. Thos. Donaban, Geo. Drake, Ernest Easton, Jr., Wm. Ebert, Theodore Engelhardt, Cannon Farris, Henry Fischer, Philip Fixman, Wm. Fogarty, H. Witherspoon, Minnie Foster, Benjamin Franks, Donald French, Harry Frey, Meyer Friedman, Irving Frost (merchant), Max Garrett, Arcadio Garza, Sr., Bernardino Garza, Chas. Gidemister, Carl Greer, Sr., Franz Groos, Joseph Hagan, Raymond Hermes (ins.), Geo. Hodges, Robert Holloran, Arthur Huber, August Jaegeli.

John Jarratt (investments), Ever Johnson, Wm. Johnson, Jr., James Kapp (furniture dealer), Jacob Kazdoy, Thos. Keane, Dr. Casimir Kitowski, Paul Kniker, Edwin Knopp, Thos. Kocurek, Thos. Little, Pedro Lopez, David Low, Alfred Luckett, Albert Martin, Joe Matherly, Guy McNamara, Harry Miller, Frank Morrison, Lincoln Moore, Frank Morrison, Frederick Mueller (retired), Jessie Neal, Earl Nelson, Rhea Nixon, F. Overton (petroleum marketer), Milton Parks, Paul Peck (osteopath), Otis Phillips (oil operator), Wm. Phillips, Enoch Pos, Leonard Powell, Henry Ransom, Wm. Reilly, Geo. Reinhardt, Paris Reynolds, Alfred Rheiner (contractor), Henry Riegler, Robert Roberts, Herman Rusch, John Savage, Wm. Schmidt, Louis Scofield, Lamar Seelgson (atty.), Daniel Sloan, Austin Smith, Harold Smith, Samuel Smith, Edward Snyder, Wm. Spear.
Enoch Spicer, Wm. St. John, John Staughter, Rudolph Steiber, John Styers, James Sutton, M. Taft (produce merchant), Clay Tankersley, Chas. Tankley, Stanley Timmins, Frank Vetter, Joe Volney, Fleet White, Samuel Wolfson, Glen Woolley, Wm. Wrasse, Delbert Wray, Martin Wright (electrical contractor), Clarence Young, Moses Zeller.

SHERMAN—\$715,000

Over \$25,817 paid in Industrial Claims
Cecil Allmon, Chas. Batsell, Alfred Chesshir, Norman Crittenden, Silas Ely, Wm. Gardenhire, Oscar Guinn, Gustave Henschen, Lottie Ingram, Monroe Jackson, Carl Nall (postmaster), Roy Pritchett, Jack Randolph, Lelly Talley, Ruth Miller, Gilford Wilcox (retired).

TEXARKANA—\$460,000

Over \$26,146 paid in Industrial Claims
Richard Bennett, Peter Elliott, Luther Hendricks, Richard Johnston, Albert McKinney (ins.), Martin Melton, John Moman, Robert Talley.

TYLER—\$1,060,000

Over \$38,956 paid in Industrial Claims
Crawford Allen, James Arnold, Edward Browne, Dennis Chestnut, Wm. Crawford, Roy Ellis, John Hale, Wm. Kortmann, Roger Mullins, Leslie Neill, Richard Parks, Perry Pluenecke, Maburn Sides, Vernon Sullivan, Calvin Voss, Wm. Walsh, Ernest Whiteside, Ollie Williams, Joe Williford.

WACO—\$2,810,000

Over \$36,464 paid in Industrial Claims
Otha Alford, Frank Baker, Lew Barrett, Arthur Buskill, Myrtis Brax, Robert Calvert, John Caple, Albert Chase, Aaron Esserman, Ferris French, Elizabeth Gregory, Elon Gregory, Geo. Green, Joe Hater, Edwin Hanks, Bertha Harman, Eugene Harrell, John Hoehn (cotton

Names in each town are only a partial list of claims paid during 1947.

PROTECTED HOME CIRCLE

SHARON, PA.

FOUNDED IN 1886

A Legal Reserve Fraternal Insurance Society

S. H. HADLEY,
Supreme President

L. D. LININGER,
Supreme Secretary

SHARON, PA.

Texas—Continued

merchant), James Johnson, Mary Lester, Tom Magges, Thos. Maris, Lesel Maysey, Cora McCary, Russell Moberly, Brady Nichols, John Peace, Robert Ferminter, Geo. Sessler, Max Siegel, James Smith, Chas. Snider, James Spencer, Stella Riggs, Cecilious Sterquell, Wm. Thompson, Ralph Turner, Forest Walters, Clyde Webb, Albert Wilhelm, Sidney Wolfe, Ethridge Woodward, Wm. Zahm, Fred Zibilske.

WICHITA FALLS—\$1,835,000

Over \$29,301 paid in Industrial Claims. Walter Abbott, Nannie Blanton, Connie Bolding, Duane Carey, James Childs, Nace Clifford, Geo. Coleman, Chas. Daniel (realtor), Cora Gibbs, Henry Hager, Daniel Haley, Wm. Harris, Verreese Huff, Geo. Johnson, Owen Karr, Edward Kerby (ins.), Brooks Lagney, Hubert Lesley, John Massengill, Wm. Moody, Ohio Morgan, Colen Penisten, A. etty, Thos. Smith, Chas. Snider (investments), Ernest Topper, Joseph Tow, Chas. Snider, Mary Yeager.

OTHER TEXAS TOWNS—\$5,050,000

(Partial List)
Big Spring: Paul Attaway, James Brooks, Ross McMillen, Gilbert Sawtelle, Keith Stewart. **Brownsville:** Joseph Glenn, Reed Hake (ins.), Jacob Stein, Volney Taylor (atty.), Fannie Whiteford, Thos. Yoe; Over \$5,812 paid in Industrial Claims. **Brownwood:** Elva English, Lester Johnson, Lewis Mallow, Dr. Ben Sherton, Lewis Smith. **Bryan:** Raymond Beard, Anson Parsons. **Cleburne:** Harry Coulston, Wm. Hamilton, Wm. Kucker, Hillard Mason, Wm. Plemons. **Corsicana:** Alton Barlow, Albert Douglass, Oliver Holmes, Joe Walker, Joe Wolens (exec.); Over \$2,393 paid in Industrial Claims. **Denison:** Wm. Green, Elizabeth Hennessy, Joseph Simmons, Chesley Sullenberger, John Thompson.

Greenville: John Carley, Fred Dulaney, Lee Head, Herbert Husbands, John Langford, Sr., James Priestler. **Harlingen:** James Allen, Thos. Conaulty, L. Kilbourn, Wm. Liston, Geo. Sanders; Over \$21,025 paid in Industrial Claims. **Marshall:** Geo. Camp, Dr. Rogers Coke, Edwin Hayes (machinery dealer), Samuel Kranson (broker), Knox Lee, Thos. Whaley. **McAllen:** John Ciopton, John Collavo, James Davis, Byard Strong, Loretta Thomas; Over \$4,315 paid in Industrial Claims. **Palestine:** Jack Edgeworth, Joseph Gerhardt, Scott Holloway, Sr., Homer Murphey, Emmett Shelton (merchant), Stephen Thompson. **Pampa:** John Fish, Wm. Jones, Clarence McCullick, Joseph Meloche, Tom Rose, Melvin Russell. **Paris:** Dr. Elbert Goolsby, Attie Pickett, John Short, Buford Sperry, Robert Young; Over \$5,615 paid in Industrial Claims. **Terrell:** James Dean, Tina Flatt, Eva Petty, Robert Stevenson, Brown Weatherford. **Victoria:** J. Durrom, Serapio, Garcia, Thos. Jordan, Bryan Parkham, Steffie Odoma, Elmo Robins.

UTAH

Total Payments \$7,900,000
Rank in Payments 41st
Rank in Population 39th
Payments per Capita \$12.40
Ratio to National Per Capita
Insurance Payment547

LOGAN—\$140,000

David Budge, Wm. Budge, David Murray.

OGDEN—\$760,000

Joseph Bell, Frank Brown, Walter Holbrook, Geo. Jones, Stanford Kershaw, Joseph Rubenstein.

PROVO—\$185,000

Lambert Baker (supt.), Wells Brimball, Geo. Busby, Joshua Hodson, Morris Snell.

SALT LAKE CITY—\$3,075,000

Life insurance payments were \$19.46 per capita and averaged \$86 per family in the city.

Jecediah Abbott (retired), James Allen, Isadore Appleman (merchant), Leonard Ballard, John Beck, Chas. Bennett (U. S. Treasury), Herbert Blake (enrg.), Arthur Burton (pres. transport Co.), Lee Christensen (mgr. Dry Cleaning plant), Myron Eichbauer, Wm. Erickson, Sidney Evans, Walter Fortier (off. mgr.), James Funk, Dr. David Henderson, Cloy Leffer, Virgil Lyman (pres. Bearings Service & Supply Co., Ralph Larson (contractor), Geo. Mang, Chas. Morris (atty.), Earl Pearson, Harry Rowland, Herman Scharf, Ernest Schlutz, Geo. Smith (retired), Dr. John Sugden, Berent Tiemersma, Abe Turner (atty.), Thos. Wheeler.

VERMONT

Total Payments \$8,900,000
Rank in Payments 40th
Rank in Population 46th
Payments per Capita \$24.45
Ratio to National Per Capita
Insurance Payment 1.079

BURLINGTON—\$860,000

Over \$41,058 paid in Industrial Claims. Geo. Mayo, Geo. Woodbury.

OTHER VERMONT TOWNS—\$1,760,000

(Partial List)
Cambridge: Thos. McGovern, Charlotte: Frank Roscoe. **East Middlebury:** Henry Phillips. **Fairfax:** Jesse Parsons (merchant). **Highgate Spring:** Thos. Ross. **Milton:** Guy Demag, Peachan: Ralph Astle. **Richford:** Gordon Garrow. **Rutland:** Martin Markowski, Anthony Williams; Over \$27,431 paid in Industrial Claims. **St. Albans:** Richard Geary, Forrest Tebbetts, Harry Witebsky. **Townshend:** Henry Puffer. **Waterbury:** Langdon Washburn. **Whitingham:** Carl Jillson. **Winooski:** Geo. Schermerhorn. **White River Junction:** Herbert Calef (realtor).

VIRGINIA

Total Payments \$51,800,000
Rank in Payments 16th
Rank in Population 16th
Payments per Capita \$17.15
Ratio to National Per Capita
Insurance Payment756

ALEXANDRIA—\$965,000

Over \$65,559 paid in Industrial Claims. Robert Atkinson, Clarence Bush, Wm. Clarkson, Felix Draney, Robert Fletcher, Joseph Hoeft, John Kane, Harvey King (enrg. enrg., Chesapeake & Potomac Tel. Co.), Abraham Lomox, Clifton Luce, John Minetree (grocer), Armstead Ross, Oscar Sandberg, Edmund Stone.

ARLINGTON—\$835,000

John Ale, Chas. Bifield, Allen Coe, Lora Cox, Guy Gamble, Wm. Goss, Fred Grieme, Wm. Harden, Samuel Hawkins, Gorton Hincley, Julia Hoover, Rodney Horton, Clarence Kearney, Geo. Hohel, Esther Kramer, Andrew Latham, Chas. Lyon, H. Malcolm, Betty May, Rubie McKinnon, James Minchin, Helen Monty, Fredrick Munschmeyer, Mary Ormsbee, David Robinson, Jr., Peter Sheris, John Shreve, James Tompkins, James Troutt, Thos. Vogel, Wm. White (druggist), Alan Wilson Elizabeth Zeigermann.

CHARLOTTESVILLE—\$530,000

Over \$14,979 paid in Industrial Claims. Wm. Austin, James Early, Carrie Pace, Dr. Tiffany Williams.

DANVILLE—\$875,000

Over \$90,076 paid in Industrial Claims. Thos. Boothe, Wesley Brown, John Dickerson, John Fuller (atty.), Louis Kaufman (merchant), Daniel Marshall, Robert Mitchell, Coy Odum, Andrew Sayars, Hugh Thomas, Bernard Williams.

LYNCHBURG—\$1,490,000

Over \$87,433 paid in Industrial Claims. John Dey (pres. Allen Morrison Sign Co.), Alberta Fitzhugh, Thos. Jackson, Wm. Jones (contractor), Wm. Manley, Wm. Nowlin, Don Stevens (contractor), Robert Wood (credit mgr.), Cornelius Wright.

NEWPORT NEWS—\$1,345,000

Over \$106,676 paid in Industrial Claims. Fannie Arnonow, Lewis Dalton, Thos. Holt, Frank Lucas, John Maddox, Wilbur Page, Donald Smith, Linn Stratton, Richard West, Joseph Wilks (realtor), Wm. Williams (merchant), John Word.

NORFOLK—\$5,310,000

Life insurance payments were \$23.08 per capita and averaged \$118 per family in the city.
Over \$235,164 paid in Industrial Claims. John Adcock, Samuel Adelstein, Harold Bennett, Henry Bledsoe, Rufus Brown, Robert Brugh, Chas. Carhart, Peter Caruso, James Derry, Helen Etheredge, Blaine Graham, Wade Gregory, Jr., Walter Griswald, Robert Hall, Sarah Holton, Herman Hood, Margaret Jones, Walter Mann, David Marshall, James Martin, Jr. (atty.), Wm. Matthews, Jr., Fred Minor, James Mitchell, Walter Montgomery, Wm. Newton, John Overman, Geo. Perkins, Wm. Potter, Ford Predom, Jr., Wm. Quarkeaton, Samuel Rea, Samuel Rhodes, Arthur Robords, Dr. Wm. Rotter, Thos. Settle (druggist), Chas. Simpson (retired), Geo. Starkey, Emmett Thomas (pres. Thomas Marine Ry. Co., Inc.), Raymond Vanness, Carl Vedas, Samuel Vick, Sr., James Towse, Isabelle Wax, Abraham Weinblatt, Chas. White, Edward Willcox (atty.).

PETERSBURG—\$860,000

Over \$103,425 paid in Industrial Claims. Paschal Crafton, Jennie Gordon, Dr. John Hamner, Sr., Louis Levitt (merchant), Paul Rober, Sidney Rosenstein, Earl Short.

PORTSMOUTH—\$2,395,000

Over \$92,749 paid in Industrial Claims. Farmer Bailey, Walter Beal, Frank Billisoly (realtor), Victor Boatwright, Joseph Bowling, Paul Brooks, Harold Byers, Arthur Crawford, Samuel Creekmore, Rallie Cress, Alexander Gibson, Robert Hanbury, James Hanvey, David Hutchinson, Geo. Ish, Leslie Jeffreys, John Lupton, Wm. Mitchell, James O'Brien, Edward Shea, Wm. Shrodes.

RICHMOND—\$12,495,000

Life insurance payments were \$61.22 per capita and averaged \$265 per family in the city.
Over \$271,555 paid in Industrial Claims. Henry August, Walter Bolling, Geo. Butler, Edna Carnahan, Parke Deans, Harry Elfman, Dr. Carroll Fowlkes, Purcell Garner, Wm. Gilbert, James Gray (retired), Harrison Godbold (ins.), Joy Griffin, Thos. Griggs, Claudius Griffin, Edward Hewitt, Frank Hobson, James

Horn, Elmore Hotchkiss, Jr., Frank Kennedy, John Kuipers, John Lindsey, Norborne Martin (partner N. W. Martin & Bros.), Willie Mason, Sr., Llewellyn Neale (retired), David Olgers, Dock Page, Anoz Pearce, Littleton Roden, John Sebbell, Jr., Fred Seigel (merchant), Raleigh Smith, James Speer, Wm. Spott, Philip Swencisky, Thos. Sydnor (contractor), Alvo Vest (retired), Walter Whisnant.

ROANOKE—\$3,105,000

Life insurance payments were \$42.54 per capita and averaged \$260 per family in the city.

Over \$118,599 paid in Industrial Claims. James Blackwell, James Caldwell, John Cook, Geo. Dickinson, Thos. Engleby (retired), Jaul Faw, Clifford Fockler, Chas. Gowan, Hugh Haley, Samuel Huff, Sr., Mae Johnson, Helen Lescure, Herbert Loyd, Mitchell McKinney, Chas. Mininger, Robert Pickett, Isaac Self, Villanna Sours, Minnie Stone, Jesse Tuell, Billy Wicks, R. Williams, Sr.

OTHER VIRGINIA TOWNS—\$1,660,000

(Partial List)
Bristol: Bryan Noonkester; Over \$34,852 paid in Industrial Claims. **Fredricksburg:** Horace Crismond, Claude Parcell (pres. Farmers Creamery Co., Inc.); Over \$19,324 paid in Industrial Claims. **Hampton:** Wm. Shaw, John Sugden. **Marshall:** Arthur Bradshaw, E. m. met Givens, Henry Teague; Over \$1,217 paid in Industrial Claims. **Suffolk:** Bradford Kilby (atty.), Wm. Marshall, Walter Millur (merchant), Ernest Staples (banker), Joseph Williams; Over \$37,922 paid in Industrial Claims. **Staunton:** Fred Henry (undertaker); Over \$49,818 paid in Industrial Claims. **Winchester:** Robert Storm, Arthur Whitesell; Over \$24,211 paid in Industrial Claims.

WASHINGTON

Total Payments \$37,700,000
Rank in Payments 22nd
Rank in Population 24th
Payments per Capita \$16.88
Ratio to National Per Capita
Insurance Payment745

ABERDEEN—\$340,000

Jonas Brannback, Herbert Clarke, Ernest Found, Harry Knox, Robert Linn, Clarence Moore, Chas. Henry Speckelmlre.

BELLINGHAM—\$425,000

Matilda Aldrich, Mary Clark, Berton Huntoon, Ambrose Kent, Dr. John Morrison, Cleveland Scott, August Sudin, Geo. Thorne.

EVERETT—\$635,000

Harry Biedermann, Rasmus Bogstad (pastor), Signa Cremer, Cyril Dorsey, Geo. Gesme, John Hegge, Richard Hincheliffe, Robert Nash, Thos. Payne, John Simonton.

OLYMPIA—\$230,000

Ethel Dunbar, Frank Gloyd, Joseph Goetz, Gustav Held, Madge Lindsey, Ernest Sanders, Ada Viers.



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RESERVE LOAN LIFE
INSURANCE COMPANY of TEXAS · DALLAS

Washington—Continued

SEATTLE—\$15,980,000

Life insurance payments were \$36.82 per capita and averaged \$138 per family in the city.

Over \$17,617 paid in Industrial Claims

Wm. Alexander, Theo. Anderson, Jacob Aensberg, John Argue, Geo. Baird (realtor), Fred Barker, Chas. Beckensell, Frederick Bentley, Frank Blair, John Broderick, Walter Burton, Burton Carney, Wm. Champlin, Keenan Chandle (gen. ins. agt.), Wm. Clancy, Oscar Comstock, Wm. Crichton, Chas. Cunningham, Erie Davis, Ralph Deering (dentist), John Donahue, Clyde Ellis (att'y.), Franklin Ellis, Vincent Freeland, Jesse Gray, Clark Grunewald, Victor Gustafson, Dan Hamilton (admr.), Norman Hansen, Henry Heikkinen, Elroy Hopkins, Peder Hyvum (exec.), Clyde Inman, Sr., Homer Jungst, Wm. Kelly, Daniel Kenny, Ray Krause, Frederick Kruse, Geo. Lafabregue, Roland Langer, John Lawson (ins. exec.), Victor LeDoux, Walter Lohman, Alexander Louitt, Wm. Marks, James McDonald, Chas. Millward, Fred Morrissey, Geo. Mosey, Herbert Muellerbeck, Joseph Nage (att'y.), Earl Navin, Marshall Oliver, Carl Olsen, John Perram, Wm. Pigott (exec.), Dr. Ernest Reedy, Michael Regan, Frank Rogers (exec.), Carl Rubinstein, Corwin Shank (att'y.), Arthur Sheehan, Samuel Sherman, Henry Sinclair, Chalmers Sinkey, Elijah Stanaway, Sivert Stenosen, August Stockman, Willard Strange, John Toner, Otto Ulven, Peter Wahl, Harry Warfield, Wm. Watson, Frederick Wehde, John West, Dr. Arthur Windom, Frederic Wood, Hubert Wyer.

SPOKANE—\$5,065,000

Life insurance payments were \$39.25 per capita and averaged \$142 per family in the city.

Harley Adkins, Omer Alexander, Walter Andre (ins.), Paul Bair, Edwin Barker, Jr., Geo. Bateman (pharmacist), Marvin Beal, C. Blodgett, Lovell Blodgett, Frank Bordwell, Albert Brauner, Frank Burton, Arnold Carter, John Clifton, Richard Cross, Allie Dahl, Thos. Dresser, Howard Foreman, Robert Fulton, James Gemmill, Robert Hall, Peter Johnson, Lennis Klie, Joseph Lancaster, Chas. McKenzie, Thos. McCart, John Schlatterer, James Sears (dentist), Carl Skog, Thos. Tulloch, Egerton Vowels.

TACOMA—\$4,770,000

Life insurance payments were \$41.12 per capita and averaged \$143 per family in the city.

Lawrence Anderson, Olaf Anderson, Joseph Andre, Adela Baker, Eric Boyd, Allan Browne (owner hardware co.), Walter Burud, Elmer Carlson (merchant), Hugh Clark, Jess Coman, Allan Crutcher, LeRoy Curtis, Dr. N. Harris, Wm. Kings-ton, Hal Knudson, Carl Lindholm, Wm. Matthews, Minnie Mayer, Ethel Moore, Elmo Nichols, Edgar Nolde, John O'Brien, David Peterson (exec.), Clay Pratt, Rev. Marion Sanders, Oliver Scheibler, Michael Stenson, Emery Stephenson, Robert Stevenson, Edward Stewart, Walter Sutter, Horace Tuhill, Zeltra Wade, Walter Wilkin.

VANCOUVER—\$440,000

Ray Andrews (undertaker), Glen Baker, Madie Beall, John Egger, Geo. Fernea, Oscar Norin, E. Pepin, Herschel Platt, Daniel Russell, Dr. Robert Wiswall.

WALLA WALLA—\$580,000

James Archer, Frank Brown, Robert Carey Wm. Davis, Marion Evans (att'y.), Wm. Gohlman, Blanch Jefferis, Dr. Rutherford Mayo, Joseph McAllister, Ada McCarthy, Grace McKellips, Luther Moore, Mildred Myers, Karl Vernon, Jessie Wade, Harold White.

Names in each town are only a partial list of claims paid during 1947.

YAKIMA—\$785,000

David Ball, Gordon Bowlby, James Carroll, Ernest Collins, Clara Cummings, Warland Cutler, Oscar Garner, Frank Gauthier, Elmo Haskell, Jane Hemrick, Raymond Johnson, James McDonald, Ralph Martin, Peter Nelson, Wm. Richings, Sidney Shick, Geo. Walder, Geo. Ward, John Wassell.

OTHER WASHINGTON TOWNS—\$1,100,000

Bremerton: Chas. Ballew, Virgil Blankenship, Harry Card, Clarence Crabtree, Ralph Davis, Arvin Morgenegg. **Centralia:** John Davies (att'y.), Frances Swanson. **Hoquiam:** Chas. Smith, Geo. Stirling, Wm. Wyckoff. **Longview:** Chas. Huffman, Geo. McFadden, Grover Miller, Wm. Nelson, Roy Weller. **Wenatchee:** Jack Clark, Chas. Courtway, Luther Finch, Lawrence Folsom, Ralph Hilt, Hubbard McWhirter.

WEST VIRGINIA

Total Payments \$27,900,000
Rank in Payments 29th
Rank in Population 31st
Payments per Capita \$15.09
Ratio to National Per Capita Insurance Payment666

BLUEFIELD—\$310,000

Over \$24,482 paid in Industrial Claims
Wm. Cassidy, Alvin Cooke, Mary Geordon, Eddie Johnson, John Krall, Milton Lavinder, Edward Leininger, Virginia Nye.

CHARLESTON—\$3,690,000

Life insurance payments were \$54.26 per capita and averaged \$260 per family in the city.

Over \$86,340 paid in Industrial Claims
Joe Abood, Geo. Alderson, Wm. Allen, Jr., Frank Allen, Albert Beane, Alexander Brown, Wm. Buchanan, Richard Byrnside, Hyman Cohen (realtor), Mercus Cohn, Roy Ellison, Fred Erwin, Hermon Everett (exec.), Howard Fast, Patrick Flourney (pres. hardware co.), Braxton Gibson (retired), Walter Gunter, Clarence Henderson, James Hickman, Wm. Jones, James Jeffrey, James Jordan, Victor Knopp, Patrick Kooztz (att'y.), Raymond Lambert, Frank Lively (att'y.), Joseph Machesney (druggist), Harold Mathews, Alexander Manhood, Youell Nelson, Lewis Newhouse, Philip Pfeifer, Raymond Rhinehart, Fred Robertson, Leroy Spencer, Jacob Stierer (auto supplies), Francis Tierney, Geo. Wilson, Lonnie Wolfingbarger.

CLARKSBURG—\$595,000

Over \$19,699 paid in Industrial Claims
Tony Abruzzino, Alva Adams, Glen Alexander, James Clark, Gene Curtis (ins. agt.), John Farrell, Varena Farrell, Chas. Handy, Thos. Laferty, Wm. Somers, Albert Spelsberg, Olga Tate, Reuben White, Stanley Woolfster.

HUNTINGTON—\$3,485,000

Life insurance payments were \$44.11 per capita and averaged \$168 per family in the city.
Over \$110,485 paid in Industrial Claims
Wm. Awbrey, Reuben Bradley, Benjamin Burns, John Chaffee, Mary Church, Chas. Dexter, Clyde Elkins, James Fawcett, Chas. Freeman, Fred Flesham, Edgar Hagan, Chas. Harper, Julia Hep-

burn, Nelson Hodge, Vilas Kates, Gerald Keifer, Delbert Keller, Phyllis Kidwell, Nella Kitchen, Russel Lockhart, Frances McHugh, Lelia McKee, Cleo Murrill, Lee Newman, Claren Peoples, Mabel Rollyson, Chas. Sams, Hugo Schnabel, Howard Schultz, Loren Sedinger, Norman Sullivan, Marshall Weaver (retired), Anders Winsor, Clark Withers, Raymond Withers.

PARKERSBURG—\$515,000

Over \$60,816 paid in Industrial Claims
Adda Allio, Geo. Dake (plant mgr.), Carol Dean, Luther Dickey, Dr. Geo. Jeffers, Leslie Lamp, Jack Lemley, Paul Mulligan, Henry Stralle, Frank Trein, David Wise, Daniel Wolf.

WHEELING—\$2,750,000

Life insurance payments were \$45.08 per capita and averaged \$135 per family in the city.
Over \$80,567 paid in Industrial Claims
John Bowen, Herbert Burck, Lee Cargo, Herman Fischer, Dr. Harold Harper, Ernest Kahn, Nathan Lubalsky, Paul Majanack, Elmer Richardson, Reuben Robinson, Albert Schenk (retired), Nile Shephard, Elizabeth Wheeler.

OTHER WEST VIRGINIA TOWNS—\$1,220,000

(Partial List)
Beckley: David Eastridge (contractor), Dr. Wm. Hume, Kyle Jarrell, Porter Rardin (retired physician), Frank Smith, Jr.; Over \$14,754 paid in Industrial Claims.
Elkington: Cyrene Hawkins, Laco Koon, Ruby Satterfield, Lawrence Schwenck (att'y.), Martinsburg: Wm. Crawford, Arthur Fries, James Maples, Robert McWilliams, W. White; Over \$28,470 paid in Industrial Claims.
Morgantown: Lowell Ludwig, Kramer Rohr. **Moundsville:** Arley Courtney.

WISCONSIN

Total Payments \$66,200,000
Rank in Payments 13th
Rank in Population 13th
Payments per Capita \$20.16
Ratio to National Per Capita Insurance Payment889

APPLETON—\$390,000

Vivian Bergman, Vincent Roll, Maroney Feavel, Eleanor Fischer, Joseph Garvey (sec. Valley Acceptance Co.), Max Konigseder, Frank Kraus, Gilbert Kriek, Nathan Kueher, Harry Leith, John Meldam, Albert Rector, Dudley Rowell, Orville Schmit, Simon Schwablander, Peter Stallman, Claude Steffes (architect), John Vette.

BELOIT—\$610,000

Emerson Allshouse, Ruth Bauer, Wm. Berg, Raymond Betz, Dr. Frank Brinkerhoff, Russell Dietzel, Chas. Fiske, Henry Gau, Edward Gessner, Paul Harsh, John Knipshild, Walter Punzel, Wm. Quinn, Sigurd Thoresen, Fred Wisch, Ray Wisch.

EAU CLAIRE—\$765,000

Emma Burkart, Marshall Coon, John Fennessey, Edwin Formoe, Carylon Ganong, Jay Griswold, Warren Johnson, Mary Krueger, Peter Lenmark (undertaker), Nickolas Loecher, Joseph Meinholz, Fred Partlow, David Rowlands, Chas. Smith, Richard Smith, Carl Stare, Malcolm Steahr, Holden Stewart, Harold Stuessy, Julius Waters.

FOND DU LAC—\$695,000

Edward Bethka, Hal Broyles, John Burnton, Augustus Burt, Wm. Champlin, Chas. Cole, Susan Genn, Alice Gilmore, Vernon Lindemann, John Melvin, Grace Puls, Michael Raidy, Geo. Roberts, Herman Sander, Fred Sonn, Wm. Zamzon.

GREEN BAY—\$1,290,000

Frank Ansoerge (retired), Joseph Boerschinger, Wm. Bomber, Arline Bredael, John Brice, Lester Bridenbagen, Roland Brown, Bernard Campshire, Clifford Christi, Dr. Frank Crkelair, Leslie Dietrich, Thos. Dwyer (att'y.), Edward Gajafsky, Agnes Hayes, Louis Hutzler, John Ives, Joshua Johns, Brian Kenny, Daniel Larson, Edward Luedke, Daniel McGuire (sales mgr.), Dr. Edwin McNeivins, Richard O'Donnell, Fred Renier, Frank Ringer, Henry Schaut, Elmer Shaw, Wm. Spencer, Chas. Speersneider, Dale Swenson, Mark Tilleman, Ronald Vanduren, Agnes Vanrite, Joseph Westerman.

JANESVILLE—\$580,000

Harry Bortner, Sydney Bostwick, Clara Brown, Ella Clarida, Joseph Doheny, Brown Fleck, Alvia Goldsmith, Harvey Hathorn, Mary Hein, Harry Olmstead, Ernest Riese, Ronald Splinter, Geo. Trezona.

KENOSHA—\$1,170,000

John Bain, Gustav Blasch, Alfred Bounsal, John Boyle, Henry DeBerbe, Lillian Ebert, Donald Fink, Louise Ful-Oswald Zimbal.

mer, Hermann Hees, Walter Irving, Wilfred Lacombe, Ernest Marlatt (newspaper editor), Josephine McKeon, Axel Mikelsen, Chas. Miller, Martin Pedersen, Francesco Pellicori, Arthur Persch, Eleanor Schmitz, John Shafer, Virginia Shipley, Henry Soulen, Leo Wendrichs.

LA CROSSE—\$975,000

Arthur Davidson, Wm. Dwyer, Karine Evans, Augustus Fessler, Lambert Kaiser, Frank Killian, Rita Kohlmeier, Calvin Lockman, A. McKee (undertaker), Dr. James McLoone, Clara Nelson, Max Platz (retired), Dr. Archie Prechel, Earl Scholl, Walter Severance, Catherine Werner, Everett Wilas.

MADISON—\$2,840,000

Life insurance payments were \$39.44 per capita and averaged \$148 per family in the city.

Wilmont Baker, Byron Beveridge, Martin Beyer, Frederick Black, Geo. Boisard (chrmn. Natl. Guardian Life), Walter Bond, Nathan Bornstein, James Cass, Myron Chase, Chas. Christmann, Ernon Davies, Joseph Dirlenzo, Clarence Dresser, Jacob Fichten, Harry Fieman, Clyde Gallagher (realtor), Lawrence Ganshert, Schuyler Garth (bishop), Henry Gerfen, Alexander Graham, DeWitt Griffiths, Paul Gundlach, Robert Grelle (att'y.), Clarence Hansen, Ronald Hawley, Wm. Hogan, David Jennings, Jacob Kischeur, Morris Kaplan, Rudolph Kuntz (banker), Harry Larson, Matthew Marty, Maurice McCaffrey, Paul Mueller (dentist), Fern Peterson, Clarence Pierce, Dr. Frederick Pohle, Florence Richards, Otto Scheer, Otto Schroeder, Carl Schuchardt (restaurant), Chas. C. Skolen, Gustav Spinti, Violet Southerland, Albert Thielke, John Wichmann.

MANITOWOC—\$685,000

Chas. Buerstatte (druggist), Reinhold Clusen, Henry Hallock, Geo. Heindl, Edward Heise, Julia Kadow, Robert Lutzke, Jennie Maples, VanRensler Nicholson, Wm. Ohde, Bedrich Simonek, Chas. Sladkey, Louis Stehula, Chas. Tills, Frank Town.

MILWAUKEE—\$28,540,000

Life insurance payments were \$47.92 per capita and averaged \$193 per family in the city.

Over \$72,254 paid in Industrial Claims.
Michael Adams, Hans Aine, Math Altenhofen (realtor), Chas. Babicky, Wm. Baer, Rowland Barr, Isaac Betten, Robert Biller, Sam Boppsner, Theckla Brumder, Perthia Callies, Arthur Capelle, Harold Cleary, Michael Cleary (pres. N. W. Mut. Life Ins. Co.), Fred Coggeshall (retired), Fred Conrad (artist), Edward Cowen, Alexander Crammond, David Curry, Geo. Dwyer, Jr., Harold Diett (claim admr.), Lee Dudd, Harry Eisen, Herman Falk (mfr.), Edward Fichaux, Leroy Fredericks, Hilbert Grotelueschen (enrg.), August Haas, Adam Helfenbein, Chas. Helliwell, Wallace Herbst (exec.), Frank Hermes (exec.), Max Holzman (merchant), Eugene Hustling (exec.), Ferdinand Jaasted, Rudolph Jacob (exec.), Albert Jorgensen, Raymond Kier, Pearl Klein, Harry Kreuger, Dr. Otto Krueger, Millard Laubenhimer, Dorothea Lauber, James Lawrie (chemist), Hulet Livesay, Winfield Long, Wm. Markert, Joseph Melican (retired), Jeremiah Murphy, Ilse Neumann, Robert Nuebling (retired), Harold Olsen (att'y.), Peter Peters (retired), Alvin Philipp, Emil Pohland, Robert Purcell, Albert Reinhardt, Frank Ruehl, Lester Russell, John Scheele, Samuel Schefrin (metal broker), Chas. Schneider (ins. & loan), Edward Seybold (retired), Manning Silverman (exec.), Arthur Stange, Chas. Starkey, Roy Tausend, Gordon Taylor, Peter Thelen, Alois Weller, Frank Wenta, Aaron Wolfson, Herbert Wolter.

OSHKOSH—\$1,215,000

Peter Beck, Sr., Chas. Beottner, Stephen Boese, John Brueske, Wm. Cotanche, Willett Cottrell, Milton Cowan, Herman Dahms, Carl Darrow, Steve Dushenski (supt.), Carlton Finney (dentist), Fred Geiger, Chas. Harloff, Edward Kollross, Frank Kretzer, Wm. Muttart (undertaker), Harland Owens, John Pennau, Louis Prime, Alice Redford, Reinhard Reblin, Hugo Rosenkranz, Fred Schroeder, Ethel Springgate, Gertrude Steineke, James Stube (mgr. Sears, Roebuck & Co.), John Thomas.

RACINE—\$2,075,000

Carl Albeck, Richard Asby, Jr., Stanley Brill, Frank Drozd, John Dvorak, Thos. Damm, Henry Ellefson, Arthur Firehammer, Frederick Gerlat, Wm. Heck, Margaret Jacobsen, Arthur Jones, Paulina Kovach, August Kupper, Louis Lichtenheld, Ann Nelson, Joseph Otradovoy, Augusta Rudat, Frederick Wheary (pres. Wheary Co.), John Wheatley (ins. agt.).

SHEBOYGAN—\$940,000

Joseph Baumgartner, Gordon Brockman, Francis DeLorme, Maynard Froye, John Gandie, Gustav Guehrter (ins. agt.), Wm. Hawkins, Simon Holman (pres. leather co.), Julius Lemke, Sarah Loomis, Stephen Mueller, Hubert Nussberger, Eugene Pantzer, Jr. (secy. Pantzer Lumber Co.), Herman Schulz, Arno Schweikert,

Satisfied Field Representatives

Get Best Results

A new man delivered \$87,000 in his first four months — a quarter million a year. Why? Because he had modern policies — could write Men, Women and Children — medical or non-medical basis. Good Home Office cooperation.

Good territory in Illinois, Michigan, Minnesota and Wisconsin.

EQUITABLE RESERVE ASSOCIATION

NEENAH, WISCONSIN

A GROWING COMPANY

The reasons are many, but the more important ones are:

- ★ A loyal, hard-working agency organization
- ★ Service is the watchword of performance to policy owners and field representatives
- ★ We deeply believe in the institutions of Life and Accident and Health insurance and are proud of any small contribution we have made to the great and honorable records of the business in the past century.

WISCONSIN NATIONAL LIFE INSURANCE COMPANY

Oshkosh, Wisconsin

Assets in excess of \$16,800,000

Wisconsin—Continued

SUPERIOR—\$510,000

Gustave Brown, Alfred Dodd, Auguste Gernay, Esther Hunt, Cecilia Jacobson, Harry Levi, Mae Marx, Herbert Miller, John Roy.

WAUKESHA—\$410,000

Henry Bartholomay, Sylvester Bushman, K. Carlstedt, Wm. Castine, Stanley Christoph, Franklin Grootemaat, Dennis Hanrahan, John Hayes, Edwin James, Harley Jones, John Rees.

WAUSAU—\$365,000

Percy Bolger, Joseph Breslin, Clarence Graefe, Jacob Heller, Alvin Kalk, Chas. Krumrey, Geo. Kuhlman, Meyer Libman, Laurence Maddin, John Olson, Gustav Ringle (pres. Northern Chief Iron Co.), Leon Ross, Katherine Schlegel, Alfreda Urban, Joseph Usow (pres. Marathon Rubber Prod. Co.), John Vlietstra, Paul Vollbrecht, Nils Ylvisaker.

WAUWATOSA—\$870,000

Warren Brooks, Eben Carey, Arthur Drapeau, Howard Grimm, Queenie Hasenmiller, Theo. Katz, Martha Lipscomb, Donald McBain, Ervin Nelson, Edgar Schmidt (ins. agt.), Meta Schumacher, Arthur Welch (pres. Prine Leather Finishes), Frances Wolinka, Wm. Yunker.

WEST ALLIS—\$660,000

Viola Bresnahan, Dr. Geo. Hoffman, Clarence Hubbard, Oscar Jones, Clara McMahon, Richard Schmidt.

OTHER WISCONSIN TOWNS—\$2,130,000

Antigo: Otto Berner, Harold Geelan, Frederick Kaske, Alfred LeVeque, Wiley Moffatt, Wm. Wagner. Ashland: Wm. Baker, Geo. Jensen, Frank Matejovsky, Josef Slais, Earl Smith. Beaver Dam: Henry Braeker, John Hanaway (optometrist), Wm. Liebig, Clarence Merritt, Marion Ritter, Edwin Zastrow. Chippewa Falls: Levi Brenner, Wm. Cline, Alexander Gregoire, Howard Harless, John Paulus, Eric Thompson. Marinette: Wallace Anderson, Lyman Funkey, John McCarty, Milton Topel. Marshfield: Reuben King, Walter May, Melvin Seehafer (undertaker), Warren Trudeau, Emil Umhoefer, Harry Wager (auditor). Menasha: Frank Giebel, Ina Inghram, Margaret Mur-

taugh, Earl Nyman. Neenah: Clara Bloom, Emmer Lampert, Chas. Marten, Wm. Rather, Gerald Stocker, Erwin Zachow. Stevens Point: Herbert Bidwell, Dr. Ferdinand Krembs, Harry Levi, John Rossman, Henry Schadewald. Two Rivers: Joseph Eggers (dentist), Frank Liebach, Carl Schmeichel, Werner Schmooch, Nicholas Taddy, Jr. Watertown: Frank Boehm, Philip McCarthy, Kenneth Port. Wisconsin Rapids: Geo. Ablard, Elizabeth Murgatroyd.

WYOMING

Total Payments \$3,400,000
Rank in Payments 48th
Rank in Population 48th
Payments per Capita \$12.36
Ratio to National per Capita
Insurance Payment546

CASPER—\$220,000

Chas. Abrams, Joseph Cunningham, Mary Carr, Wm. Farris, Joseph Phelps, Thos. Spears, Jack Steele, Clarence Warner.

CHEYENNE—\$380,000

John Burri, John Foy, Ida Freeman, Wm. Starnes, Albert Uchner, Clark Witters.

RAWLINS—\$95,000

Ora Gunning, Sylva Mills, Dozier Smith, Betty Thomas.

OTHER WYOMING TOWNS—\$560,000

Big Horn: Arthur Briggs. Buffalo: Anita Curuchet, Edward Twing. Cody: Sydney Bennett, Geo. McFarland. Dayton: Nathan Saunders. Dives: Victoria Hering. Douglas: Helen Seper, Dr. Foster Shaffer. Dubois: Oscar Stringer. Elk Basin: Fay Riedeman. Evanston: Morris Gerrard, Robert Starr. Gillette: Richard Deaver, Oliver Sherard. Greybull: Burton Rowland, Thos. Whaley. Guernsey: Robert Kennelly. Jackson: Jim Imeson. Lander: Chas. Davis, Gilbert Muir. Laramie: Marion Bakers, Wm. Mast. Lingle: Nels Johnson. Lonetree: Harry Bullock. Lovell: Geo. Johnson, Joseph Mickelson.

Lusk: Chris. Joss. Meeteetse: Harry O'Connor. Midwest: Earl Kleffer. Mountain View: Jane Jackman. New Castle: Ward Cornelson, Wm. Howell. Orin: John Winder, Jr. Pine Bluffs: Thos. Hill, Gladys Larsen. Pinedale: Chas. Wright. Powell: Dr. Karl Avery, Robert Bullock. Rock Springs: Dr. Thos. Roe, Dale Scott. Saratoga: Sylvie Bang. Sheridan: C. Hosburg, Oscar Thielen. Sinclair: Marjorie Vasey. Superior: Harry Christian. Torrington: John Kurtz, Carl Volz. Viola: Philittus Lwikel. Wheatland: Arch Haebler, Herbert Small. Worland: Theron Gibbons. Yoder: Chas. Ver Straten.

K. of C. Deadline Extended

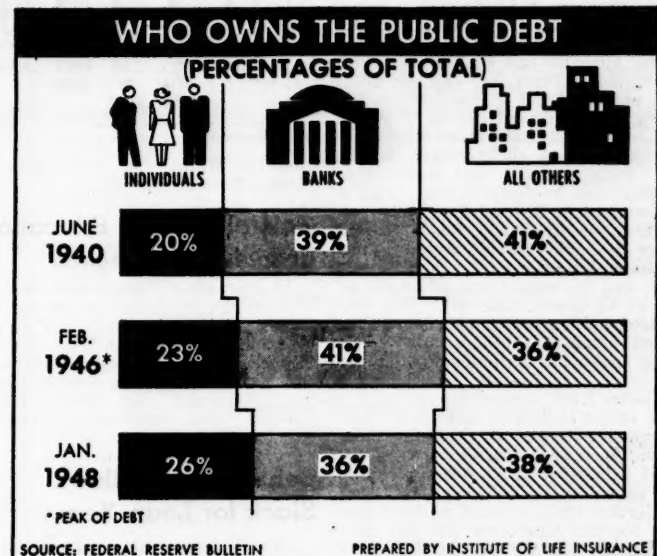
BOSTON—Deputy Humphrey of the Massachusetts department and officers of the Massachusetts council of Knights of Columbus held an extended conference over revocation of its license in Massachusetts, because of charges of the department that the fraternal was using

income from mortuary funds for general expenses in violation of the Massachusetts statutes. The deadline of May 24 originally set for compliance with the commissioner's requests was extended to June 14.

Unity Mutual Promotes 5

LOS ANGELES, May 14.—Unity Mutual has made these promotions: to assistant managers, F. R. Petersen at Berkeley, E. E. R. Gropp at Riverside, F. H. Engelhard at San Diego, Raymond Hamilton at Fresno, and E. H. Diaz at San Francisco.

Metropolitan Life held a two-day regional get-together meeting in Chicago this week for outstanding producers of 1947 in the Great Lakes area.



One of America's Leading
FRATERNAL
LIFE INSURANCE
SOCIETIES!

Over \$413,000,000 Insurance
In Force

AID ASSOCIATION
For Lutherans
APPLETON, WISCONSIN

Names in each town are only a partial list of claims paid during 1947.

Traces Heir 40 Years After Last Premium Paid

Mutual Life and the insurance business got some excellent publicity in the "Tobacco Leaf," trade publication, recently in a feature story about how Mutual Life tracked down the widow of a famed tobacco salesman so that they might present her with the paid-up value of an insurance policy on which her husband had discontinued premium payments in 1908.

The insured was Powhatan G. Gordon, who, according to "Tobacco Leaf," 30 years ago was the highest paid and best known cigar salesman in the country. He took out a \$10,000 policy in Mutual Life in 1893 and discontinued payments in 1908. Mr. Gordon suffered reverses and the tobacco trade lost sight of him prior to his death several years ago in Detroit.

Four years ago "Tobacco Leaf" received a letter from Mrs. Gordon saying that her husband had expressed a wish to be buried in Tennessee and she asked that a notice be put in that publication thinking that some old friends to whom Mrs. Gordon had made loans might volunteer to finance the transfer of the body. Such a notice was inserted in the paper and in April of this year, a representative of Mutual Life called on the editor of "Tobacco Leaf" to see whether he could provide any information about Mr. Gordon's whereabouts, if alive, and the names and addresses of any heirs he might have left. The editor placed him in touch with Mrs. Gordon and arrangements are now being made to make the settlement under the policy.

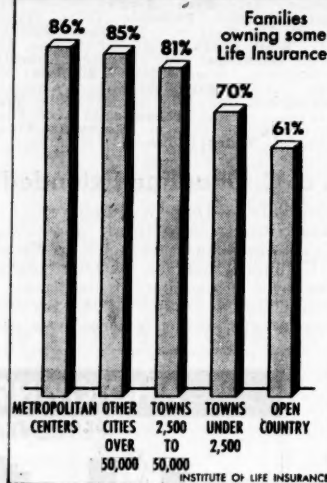
"Tobacco Leaf" comments:

"The editor is deeply grateful at having been the means of bringing Mutual Life Insurance Co. (whose searchers had exhausted every other resource before appealing to Tobacco Leaf), and Mrs. Gordon together, and without any charge for the blurb, we will say that it strikes us that the Mutual Life is a pretty good company to be insured in."

Metropolitan Nosed Out by A. T. & T. for Top Asset Rank

The Bell System-American Telephone & Telegraph Co., with assets of \$8,772,377,290, has nosed out Metropolitan Life for top place among American corporations with \$1 billion or more in assets. Metropolitan at Dec. 31 had \$8,548,422,601. In the survey made annually by United Press there were 48 in the "Billion Dollar Club" with life companies holding the following ranks: Metropolitan 2, Prudential 3, Equitable Society 7, New York Life 8, John Hancock 15, Northwestern Mutual 18, Mutual Life 19, Travelers 23, Aetna Life 30, Massa-

MORE CITY FAMILIES OWN LIFE INSURANCE THAN RURAL



chusetts Mutual 44, Penn Mutual 45, Mutual Benefit Life 46.

Cost of College Education Rose 44% in Decade

An increase of almost 44% in the cost of a college education in 10 years is reported in a recently published survey by Massachusetts Mutual Life. Necessary expenses were tabulated as tuition, room and board, books and supplies, laundry, fees, class and club dues. Forty-six colleges and universities contributed data to the study.

Benefit Plan Allows Slack for Lean Years

The Treasury has approved a combined pension and profit-sharing plan designed to produce adequate retirement and insurance benefits while requiring the minimum commitment from the employer. The plan sets up a profit-sharing trust out of which premiums are paid on the individual retirement income policies of the pension plan. Any excess over the premium charge remains to the individual's credit in the trust. However, if his allocation is less than the premium charge the employee is obligated to contribute the difference up to 5% of his compensation. If this is insufficient, he may pay the difference on a voluntary basis and if the premium charge is not entirely paid by employee contribution, the face amount of insurance is reduced to such amount as the actual payment will provide.

Annuity contracts are provided for un-

insurables. Persons rated must pay the excess over the standard premium. Gerald Meyer, assistant manager Rosenstein agency, Equitable Society, handled the case, which was issued by Equitable. Chase National Bank, New York City, is trustee. Plans and trust indentures were prepared and qualified by the Gustave Simons law firm, New York City. The employer is Nathan Straus-Duparquet, hotel equipment firm.

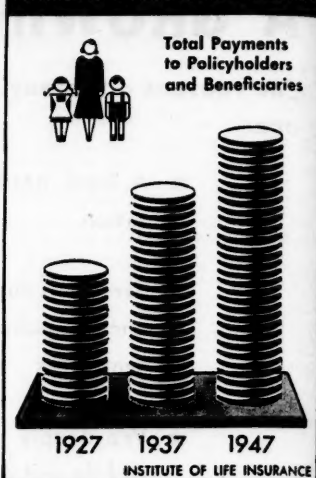
Report Canadian Sales

Sales of new ordinary life insurance in Canada in March totaled \$104,146,000, according to the Canadian Life Insurance Officers Assn. New industrial totaled \$14,784,000 and group life \$7,019,000. By provinces ordinary sales were: Alberta, \$5,732,000; British Columbia, \$9,115,000; Manitoba, \$6,085,000; New Brunswick, \$2,253,000; Nova Scotia, \$3,281,000; Ontario, \$45,594,000; Prince Edward Island, \$318,000; Quebec, \$28,749,000; Saskatchewan, \$3,019,000; Newfoundland, \$507,000.

No Memory. No Fraud

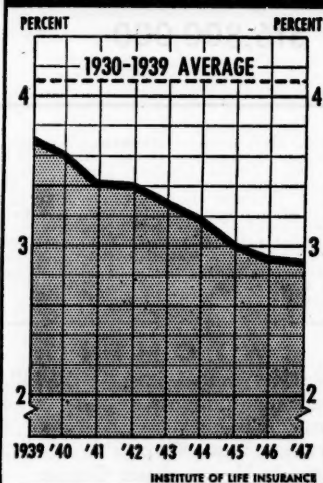
The Pennsylvania superior court in Maccabees vs. Capps held that an insured who was suffering from paresis and who as a result had a false sense of well-being and a loss of memory was not guilty of fraud or bad faith in making incorrect statements as to his health and medical history. Since they were representations and not warranties the court upheld the trial court's decision that the insurer was liable.

LIFE INSURANCE BENEFIT PAYMENTS DOUBLED IN 20 YEARS

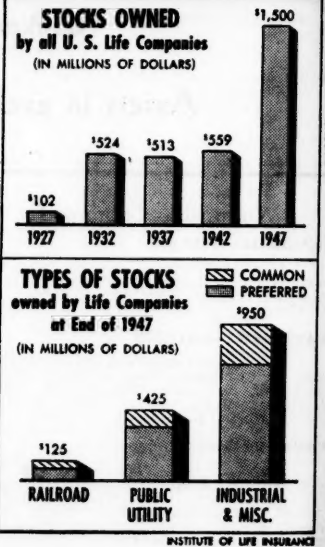


The Dallas agency of New York Life held an open house recently marking the company's 103rd anniversary. Richard Koehn is manager for New York Life at Dallas. The company entered the state 100 years ago.

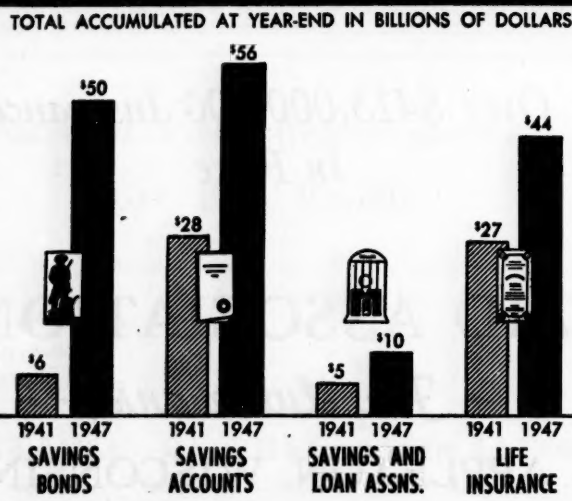
LIFE INSURANCE EARNING RATE AT RECORD LOW



ANALYSIS OF STOCK OWNERSHIP OF LIFE INSURANCE COMPANIES

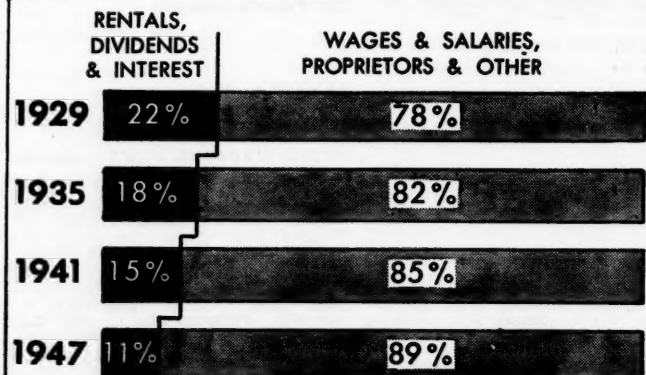


GROWTH OF LONG-TERM SAVINGS



THE RETURN ON INVESTED SAVINGS

(PERCENTAGE SHARE OF TOTAL PERSONAL INCOME)



SOURCE: U. S. DEPARTMENT OF COMMERCE

PREPARED BY INSTITUTE OF LIFE INSURANCE

PRO

Lex J.
Franc
Davis A
Donald
gist.
Howard
James
Lee W.
Robert
Wm. J.
—Civ
Allan T
David M
Henry C
Miles A
Raleigh
Wm. W.
Walter
Harold
Wm. D.
Chester
Bernard
Will S.

James T
Josiah F
Botlin
Virgil S
Wm. F.
John R.
Thos. W
Christian
Michael
Club.
John W.
James A
Judson S

Of the
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PROMINENT PAYMENTS

(CONTINUED FROM PAGE 14)

Lex J. Byers, Richmond, Calif., treas., West American France Co.
 Davis A. Cable, Canton, O.
 Donald B. Campbell, Daytona Beach, Fla., roentgenologist.
 Howard M. Cargile, San Angelo, Tex., rancher.
 James B. Conklin, Madison, Wis., salesman fuel.
 Lee W. Cooney, Cleveland, O., sales exec.
 Robert H. Cox, Murphy, N. C.
 Wm. J. Crosswell, Buffalo, tech. asst., Dir. Safety Bureau—Civil Aeronautics Board—Washington.
 Allan T. Crutcher, Tacoma, Wash., mgr.
 David M. Curry, Milwaukee, commander U. S. Navy.
 Henry G. Dalehite, Galveston, Tex.
 Miles A. Davis, Tampa, Fla.
 Raleigh L. Davis, San Antonio.
 Wm. W. Dawson, Brecksville, O., college prof.
 Walter E. Deering, Los Angeles.
 Harold D. Deshou, Rochester, N. Y.
 Wm. D. Dickerson, Douglas, Ga.
 Chester A. Dickhaut, Youngstown, O., prop.
 Bernard A. Donnelly, Canton, O., salesman.
 Will S. Durham, Birmingham, Ala.

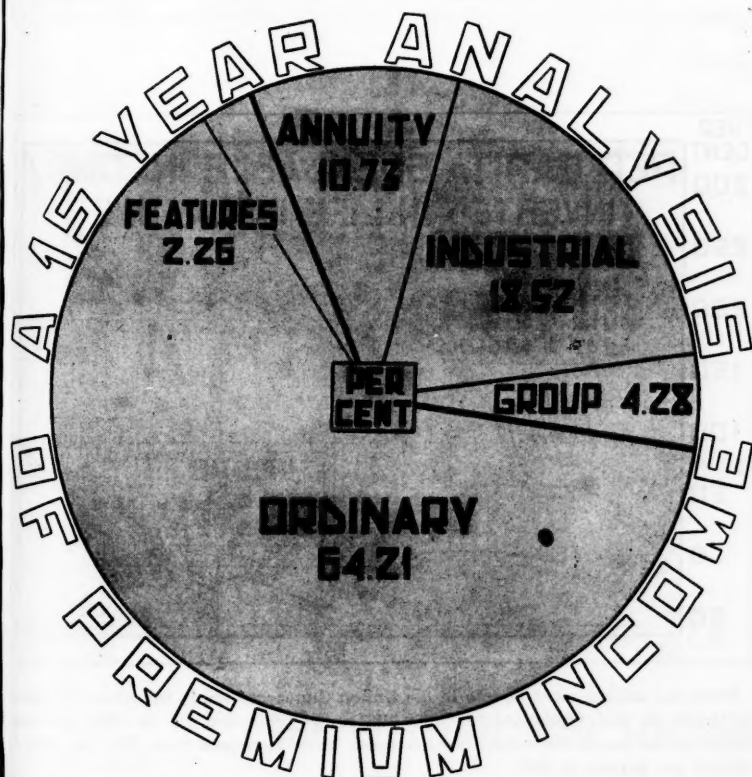
James T. Eads, Paris, Ill., farm owner.
 Josiah F. Fenton, Kansas City, Mo., off. mgr., Coco Cola Bottling Co.
 Virgil S. Ferguson, Kansas City, Mo.
 Wm. F. Ferguson, Cincinnati.
 John R. Fitzgerald, Chicago, supt. of photogravers.
 Thos. W. Flack, Kenilworth, Ill., mgr.
 Christian H. Fleck, Grass Lake, Mich.
 Michael Flicht, Chicago, mng. dir., Mid-West Athletic Club.
 John W. Flournoy, Shreveport, La.
 James A. Fountain, Macon, Ga.
 Judson S. Gardner, Follansbee, W. Va., undertaker.

O. M. Gardner, Sr., Shelby, N. C., Ambassador to Great Britain.
 Elmer R. Gilbert, Toledo, O.
 Adolphe Gladstone, New Haven, Conn., supt. home for aged.
 Isadore A. Glick, Columbus, O.
 Merl L. Gochenour, Winona Lake, Ind.
 Margaret Golden, Bradford, Pa.
 Harry J. Gordon, Dallas, Tex.
 Edgar H. Gorsuch, Grand Rapids, Mich., factory mgr.
 Geo. C. Guthrie, Lake Wales, Fla., vice-pres., Alcoma Assn.
 Samuel D. Gwin, Keirn, Mass.
 Lucile O. Hall, Stamford, Conn., sales mgr.
 John L. Hanaway, Beaver Dam, Wis., optometrist.
 Guy U. Hardy, Canon City, Colo., publisher & former U. S. Congressman.
 Frank T. Harper, Jr., Burlington, N. C.
 Lawrence R. Harrington, Havertown, Pa., research acct.
 Wm. C. Hawkins, Phoenix, Ariz.
 John A. Healey, Cockeysville, Md., race horse trainer.
 Ira Heard, Refugio, Tex., county tax assessor.
 Myrtle P. H. Hendricks, Sarasota, Fla.
 Herbert C. Henley, Jr., Kinston, N. C.
 Lawrence Hernandez, Tampa, Fla.
 Rafael G. Hernandez, Miami, Fla.
 Hugh L. Hicks, Rockwood, Tenn.
 Wm. G. Hinkle, Thomasville, N. C.
 Joe E. Hirscher, Dallas.
 Leon B. Hodges, Bainbridge, Ga., prop. peanut mill.
 H. Stuart Hotchkiss, East River, Conn.
 Edmund W. House, Kingsville, Tex.
 Frank O. Hudson, Shreveport, La.
 Ted Hudson, Henderson, Tex.
 Benjamin F. Huggins, Lewiston, Idaho.
 Donald A. Hunt, Brunswick, Me., prop., dairy farm.

Hepburn Ingham, Waukec, Ia.
 J. J. Indik, Philadelphia, selling agt.

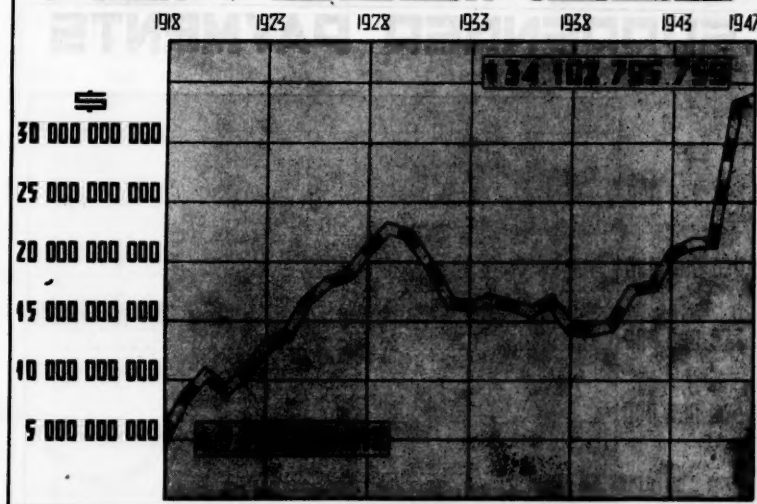
Neff Jenkins, Elizabethtown, Ky., mgr. bldg. materials business.
 Soren K. Jensen, Grand Island, Neb., Diamond Engineering Co.
 Chas. J. Jacobson, Houston, U. S. Army.
 Wallace C. Johns, Birmingham, Ala., undertaker.
 Willard G. Johnson, Louisville, salesman.
 Theodore Kaplan, Dallas, Tex., exec. plant mgr.
 Chas. W. Kaufmann, Fort Washington, Pa., amusement machine operator.
 Frank R. Keller, Hartsdale, N. Y.
 Stamford E. Kershaw, Ogden, Utah.
 Wm. T. Kirk, Portland, Ore., office mgr.
 Lester Kirschbraun, LaCanada, Calif., chemical engr.
 Geo. S. Knapp, Glens Falls, N. Y.
 Howard R. Knight, Columbus, O., exec. secy.
 James B. Knight, Jr., Columbus, Ga.
 Henry G. Koch, Peoria, Ill.
 Marinus J. Kole, Holland, Mich., owner of hatchery.
 Louis Krimbo, Brooklyn, merchant.
 Frank J. Kurz, Harvey, Ill., acct.
 Chas. F. Lambeth, Thomasville, N. C.
 Christ D. Lardas, Pittsburgh, painting contractor.
 Robert S. Leonard, Kansas City, Mo.
 James W. Lawrie, Milwaukee, chemist.
 Buster B. Laughlin, Clovis, N. M., egg & poultry business.
 Julian C. Letcher, Shafter, Ala., farmer.
 Geo. H. Lilly, Indianapolis, pres., Lilly Brokerage Co.
 Cruz Lozano, San Antonio.
 Ethel W. Luther, Cincinnati.
 Frank J. Luther, Jr., Alamo Heights, Tex., chemical engr.
 Daniel J. Lyons, St. Louis, sales rep.
 Wm. F. Mahanay, Jefferson, Ia.
 Nellie E. Mallory, Culbertson, Neb.
 Chas. Manis, Memphis, Tenn.
 Albert R. Mann, Bronxville, N. Y.
 Wm. H. Markert, Milwaukee, acct.

(CONTINUED ON NEXT PAGE)



Of the \$68 billion invested in life insurance in 15 years 64.21% went for ordinary and 18.52% for industrial; features for these policies, averaging \$100 million per year, accounted for 2.26%—slightly over \$1.5 billion—and returned to policyholders and beneficiaries over \$2 billion in accidental death benefits, disability payments and premiums waived. Premiums for annuities were 7.91% of total premium income in 1933 but in the 15 year period amounted to 10.73% of the total. Premiums for group insurance in 1933 were but 2.72% of the total while in 15 years they averaged 4.28%. Industrial premiums, 18.3% of the total in 1933 averaged only slightly higher, 18.52% for the 15 years.

NEW BUSINESS



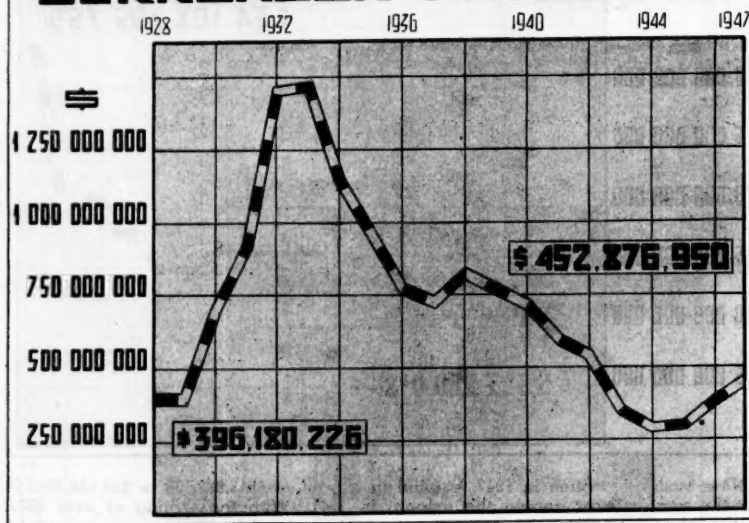
New business written in 1947 resulted in a gain of \$545,868,908 to \$34,108,795,759 for the year; almost double the amount in 1941. With the writing of over \$67.6 billion of new insurance in the past two years the total in force was increased by \$39 billion, which exceeds the total in force in 1919.

In New York state alone, where \$4.3 billion of new insurance was written, the in force now stands at \$27,933,484,407 which is about the same figure for the entire United States in 1917. Over 47% of the new business in 1947 was written in California, Illinois, Michigan, New York, Ohio and Pennsylvania; these comprise 39% of our population. The writing of group insurance in these states alone was over \$7 billion.

1918	\$ 5,305,000,018	1928	\$21,098,832,916	1938	\$14,363,244,210
1919	8,629,489,448	1929	22,868,231,276	1939	14,192,066,149
1920	10,492,964,766	1930	22,175,056,845	1940	14,586,129,055
1921	9,062,602,429	1931	19,817,494,437	1941	17,824,977,025
1922	10,467,050,623	1932	16,555,396,741	1942	17,949,267,355
1923	12,801,132,143	1933	16,258,466,018	1943	20,837,489,965
1924	13,870,969,338	1934	16,763,097,360	1944	21,570,400,788
1925	16,594,565,642	1935	16,384,863,202	1945	21,599,520,828
1926	18,169,828,408	1936	15,726,340,514	1946	33,562,926,851
1927	18,844,791,728	1937	16,757,081,393	1947	34,108,795,759

- Sigmund Marks, Evansville, Ind., jewelry salesman.
 Chas. S. Markus, Beverly Hills, Calif.
 Ernest F. Marlatt, Kenosha, Wis., editor of newspaper.
 Herbert L. Marquette, Youngstown, O.
 Samuel H. Mazer, Baltimore, office mgr.
 Frank L. McCabe, Wilmette, Ill., sales promotion counselor.
 Leonard L. McCulloch, St. Louis Park, Minn., div. bgr.
 Wm. F. McCullor, Corinth, Miss.
 W. Basil McEvoy, Tulsa, Okla., oil man.
 Earl D. McGowan, Silver Lake, O.
 Wm. C. McGuffey, McGuffey, O., farmer.
 James L. McIntire, Topeka, Kan., livestock buyer.
 Galen H. McKinney, Fort Worth, Tex.
 Daniel F. McMahon, Chicago, advertising mgr.
 Wendell G. McNees, Media, Pa., civil engr.
 Wm. A. Mee, Fremont, Mich., business exec.
 Walter R. Meier, Oak Park, Ill., mgr. dairy.
 Fred L. Meyers, Hamilton, O., owner mfg. co.
 Jacob W. Miller, Salisbury, N. C.
 Louis D. Miller, Watch Hill, R. I.
 Phil J. Milum, Dallas, Tex.
 Harry B. Moring, Westfield, N. J., acct.
 Garnett T. Moore, Jackson, Miss., mgr.
 Robert I. Moore, Memphis, Tenn., judge.
 Harriet J. Morris, Bluffton, Ind.
 Francis A. Mueller, Richmond Heights, Mo.
 Claude F. Mullen, Brecksville, O., construction engr.
 Ralph R. Mulligan, Yonkers, N. Y., newspaper advertising.
 Archie A. Murray, Hammond, Ind., owner newspaper distributing co.
- Rowland B. Nash, Raleigh, N. C.
 Wm. B. Nechanicky, Traer, Ia., farmer.
 Thos. R. Neese, Greensboro, N. C.
 Leslie M. Neill, Tyler, Tex.
 Kenneth L. Nelson, Greensboro, N. C.
 Carl L. Nickerson, Springfield, Ill., mgr. Central Illinois Ice Co.
 Thos. F. O'Boyle, Cedars, Pa., cafe owner.
 Thos. C. Oliver, Jackson, N. Y.
 Clark W. Olson, New Ulm, Minn., veterinarian.
 Wm. W. Orr, Scarsdale, N. Y., secy., N. Y. Credit Men's Assn.
- Ignace J. Paderewski, New York City, pres., Polish National Council.
 Henry A. Page, Jr., Aberdeen, N. C.
 Benjamin W. Parham, Oxford, N. C.
 Cuthbert H. Peck, Livingston, N. J., acct.
 Brewster Phillips, II, Chestertown, Md.
 Albert W. Pigford, Tulsa, Okla.
 Clarence B. Pitt, Baltimore.
 John W. Potter, Rock Island, Ill., newspaper publisher.
 Geo. R. Pou, Raleigh, N. C.
 Albert M. Quimby, Uhrichsville, O.
 John H. Rainwater, Florence, S. C.
 Wm. H. Ratliff, Dallas, claim agt., Texas Power & Light Co.
- Thos. Redmond, Cleveland, O.
 Friedrich W. Rehling, Medford, Ore.
 Manley Reynolds, Jackson, Mich.
 Chas. H. Rhodes, Pasadena, Calif.
 Joseph A. Richardson, Pittsburgh, judge.
 Philip M. Ringo, Clinton, Ky.
 Culver W. Rippetoe, Kansas City, Kan., veterinarian.
 Chester A. Roberts, Cleveland Heights, O.
 Clay C. Ross, Lexington, Ky., university prof.
 Martin M. Rottman, Bridgeport, Conn., prop. Fairfield Co. News Co.
 Preston Rubush, Indianapolis.
 Dallas G. Rupe, Dallas, Tex.
 Clement D. Ryan, La Jolla, Calif., store mgr.
 Thos. M. Ryan, San Francisco.
- Cornelius R. Sadler, Beaver Falls, Pa.
 Theodore M. Sanders, Little Rock, Ark., architect.
 Claud N. Sapp, Columbia, S. C.
 Clarence W. Sass, Toledo, O., veterinarian.
 Richard R. Saunders, Reidsville, N. C., salesman.
 Samuel Schultz, Springfield, Ill.
 Robert W. Seaman, Kansas City, Mo., apartment owner.
 Ira F. Searle, Lincoln, Neb.
 Wm. B. Seaver, Marion, Va., undertaker.
 Sam Senturia, Whipple, Ariz., mgr. & prop.
 Geo. E. Sharpe, Pittsburgh.
 Warren W. Sherman, Fostoria, O.
 Bruce G. Shotton, Pittsburgh, dist. sales mgr.
- Albert J. Simmons, Clarksdale, Miss., farmer.
 Joseph E. Sirrine, Greenville, S. C., industrial engr.
 Chas. N. Skinner, Cincinnati, civil engr.
 Wesley C. Slate, Spencer, N. C.
 Jack D. Smith, Fresno, Calif., farmer.
 Luther C. Snider, Ausitt, Tex., geologist.
 Ben Sondheim, Woodmere, N. Y., salesman.
 Joseph Sperber, Cincinnati, masterbrewer.
 Luther B. Sprott, Sprott, Ala., farming.
 Jules D. Stark, New York City, buyer.
 James G. Staton, Williamston, N. C.
 Edgar L. Steck, Austin, Tex., publisher.
 Sidney J. Stern, Greensboro, N. C.
 Chas. A. Stewart, Henderson, N. C.
 Daniel L. Stewart, Tuscaloosa, Ala., supt.
 Hugo J. Stromberg, Ardmore, Okla.
 E. Arthur Sweeney, Greensburg, Pa., newspaper publisher.
 Edna Swords, Peoria, Ill.
 Thos. G. Sydnor, Richmond, Va.
- Eugene R. Terwilliger, Shields, Kan., farmer.
 Carl A. Thoms, Shelbyville, Ind.
 Frank N. Thomas, Jr., Long Beach, Calif.
 Duncan P. Tillett, Charlotte, N. C.
 Theodore Trivers, New York City.
 Chapin F. Tubbs, Calistoga, Calif., farmer.
 Roger V. Evera, Davenport, Ia.
 Harry Y. Victor, Chicago, acct.
 Lee F. Ware, Jackson, Tenn., cotton buyer.
 Eugene H. Watson, Flint, Mich., General Motors Corp.
 Samuel Welensky, Chicago.
 Lucius V. Wells, Charlotte, N. C., distributor.
 Thos. L. Whaley, Marshall, Tex.
 Edgar P. Widmer, Windsor, N. C., logging supt.
 Clarence G. Willard, New Haven, Conn.
 John D. Williamson, Ramsey, N. J., sales mgr.
 Eva P. Wilson, Los Angeles.
 Robert T. Wilson, Corpus Christi, Tex.
 James H. Wood, Lundell, Ark.
 Thos. J. Wright, Jr., Nansemond County, Va.
 Gordon C. Young, New York City, textile technician.
 Harvey R. Young, Columbus, O., advertising mgr.

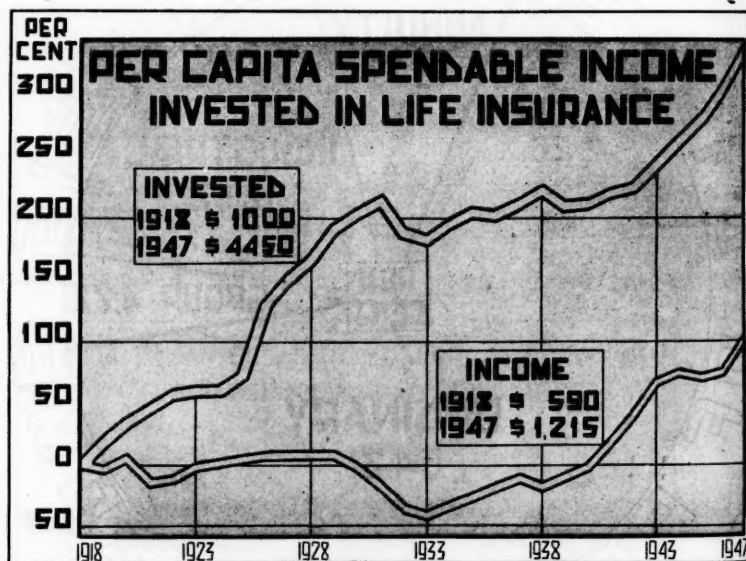
SURRENDER PAYMENTS



As a result of increased calls for policy surrenders in 1947 these payments increased \$70,110,351 to \$452,876,950. The increase in these benefits made up for 35.7% of the total \$196,332,408 payment increase for the year. In the twenty year period \$14,147,735,524 has been paid as surrender values for 39.4% of all living benefits. The call for surrender values closely follows the rise and fall in spendable income: this in 1933 reached a low of \$355 per capita while surrender payments reached the peak of \$1,471 billion.

1928	\$ 396,180,226	1935	\$964,411,844	1942	\$539,740,905
1929	389,418,933	1936	771,529,475	1943	351,695,174
1930	696,104,103	1937	725,237,707	1944	287,240,014
1931	919,680,389	1938	819,518,608	1945	296,996,708
1932	1,452,891,610	1939	770,347,492	1946	382,766,599
1933	1,471,835,051	1940	716,423,168	1947	452,876,950
1934	1,148,109,339	1941	594,631,229		

20 year total.....\$14,147,735,524



Forty-one million more people in the United States are today investing 3 1/2 times as much of their spendable income in family protection as in 1918; although within seven years individual income taxes have increased from \$7.44 in 1940 to \$134.30 per person in 1947.

The average amount of spendable income invested in life insurance since 1917 has been 4.23%. In 1918, with a per capita income of \$590, only 1.69% was put into life insurance, in 1947 the percentage was 3.66. Through the depression years 1930-1935 the average percentage had risen to 6.78 although insurance in force decreased \$953 million and more than \$6.5 billion was paid out as surrender values alone. Spendable income reached a low of \$355 in 1933, however, in that year 8% was invested in life insurance. Savings through life insurance have increased about \$40 billion since 1917.

FAMILY PROTECTION THROUGH THE YEARS with WESTERN and SOUTHERN.....

It has been our privilege for sixty years to serve the American Public. Our share in the nation's progress is reflected in the sound financial growth and continued increase in policy-holders, now numbering 3,775,348 with \$1,825,027,417 of life insurance protection.

During the past six decades the Western and Southern has dispersed in benefits, through death claims, matured endowments and retirement incomes, etc., an aggregate total of \$321,594,964. This revealing figure is the crowning testimony of life insurance in action and further justifies the real importance of adequate family protection.

Family protection is guaranteed by the Western and Southern through Family Income—Double Protection—Mortgage Redemption—Family Security and other forms of policies meeting Family and Business needs.

William
President



LIFE INSURANCE IS A FAMILY MATTER

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

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*Since
1867*

Eighty-one years have passed since February 9, 1867, when the Equitable Life of Iowa issued its first policy.

During the intervening decades, the company and its field representatives have served well and faithfully the essential life insurance needs of policyholders and prospects. The company's sound, progressive management, and the able and conscientious efforts of its field force, have contributed to the ever increasing prestige of Life Insurance as an institution.

In the days to come, the Equitable of Iowa pledges a strict and continuing adherence to the spirit of trusteeship which has dominated its every transaction with the insuring public.

Equitable Life of Iowa

Founded in 1867 in Des Moines